



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

आपकी प्रगति का सच्चा साथी
Good people to grow with



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Good People to grow with
आपकी प्रगति का सच्चा साथी

87 years of Excellence

Performance Analysis

Q2/H1-FY 2023-24





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VISION

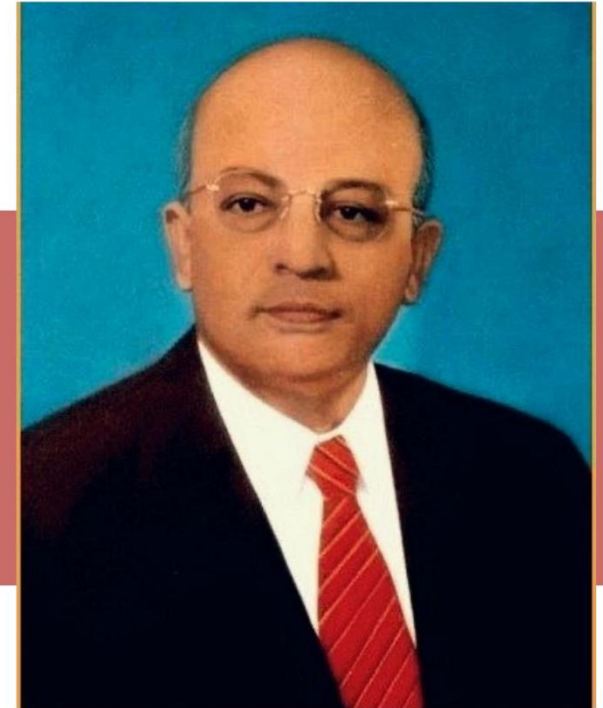
"TO EMERGE AS THE PREFERRED BANK CONNECTING GENERATIONS WITH HIGH STANDARDS OF ETHICS AND GOVERNANCE"

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 "





BUSINESS GROWTH

(Rs. In Crores)

Parameters		Sep-22	Jun-23	Sep-23	Q-o-Q %	Y-O-Y (%)
BUSINESS GROWTH	CASA	111924	116694	119206	2.15%	6.51%
	CASA%	42.76%	44.14%	43.65%	(49 bps)	89 bps
	Total Deposits	261728	264401	273093	3.29%	4.34%
	Home Loan	22458	24790	25596	3.25%	13.98%
	Jewel Loan	35128	38837	41572	7.04%	18.35%
	Advances	172713	191263	208913	9.23%	20.96%
	Business	434441	455664	482006	5.78%	10.95%

PROFITABILITY

(Rs. In Crores)

Parameters		Sep-22	Jun-23	Sep-23	Q-o-Q (%)	Y-o-Y (%)
Profitability	Net Interest Income	1953	2323	2346	0.99%	20.09%
	Net Interest Margin	2.79	3.21	3.12	(9 bps)	33 bps
	Operating Expenses	1594	1781	1783	0.14%	11.85%
	Operating Profit	1494	1345	1677	24.66%	12.24%
	Net Profit	501	500	625	24.83%	24.58%





ASSET QUALITY

(Rs. In Crores)

Parameters		Sep-22	Jun-23	Sep-23	Q-o-Q (%)	Y-o-Y (%)
ASSET QUALITY	Gross NPA	14726	13629	9893	-27.41%	-32.82%
	Net NPA	4149	2590	1364	-47.32%	-67.11%
	GNPA%	8.53%	7.13%	4.74%	239 bps	379 bps
	NNPA%	2.56%	1.44%	0.68%	76 bps	188 bps

STRENGTHENING FINANCIAL INDICATORS

(Rs. In Crores)

STRENGTHENING FINANCIAL INDICATORS	Parameters	Sep-22	Jun-23	Sep-23	Q-o-Q (%)	Y-o-Y (%)
	PCR	90.94%	94.03%	96.76%	273 bps	582 bps
	CRAR	15.14%	16.56%	17.00%	44 bps	185 bps
	ROA	0.65%	0.62%	0.75%	13 bps	10 bps
	ROE	15.42%	13.44%	16.16%	272 bps	74 bps



(Rs. In Crores)

Particulars	Quarter Ending			Half Year Ended		Growth %		
	Sep-22	Jun-23	Sep-23	H1 FY 22-23	H1 FY 23-24	Q-o-Q %	Y-o-Y %	HY 23-24 over HY 22-23
Interest Income	4718	5424	5821	9153	11245	7.31%	23.39%	22.86%
Interest Expenses	2764	3102	3475	5445	6577	12.05%	25.72%	20.78%
Net Interest Income	1953	2323	2346	3707	4669	0.99%	20.09%	25.93%
Non Interest Income	1135	803	1114	1728	1917	38.75%	-1.82%	10.96%
Operating Income	3088	3126	3460	5435	6586	10.69%	12.04%	21.17%
Operating Expenses	1594	1781	1783	2915	3563	0.14%	11.85%	22.24%
Operating Profit	1494	1345	1677	2520	3022	24.66%	12.24%	19.93%
Total Provisions	993	845	1053	1627	1897	24.57%	6.01%	16.64%
Net Profit/Loss	501	500	625	893	1125	24.83%	24.58%	25.93%



(Rs. In Crores)

Particulars	Quarter Ending			Half Year Ended		Growth %		
	Sep-22	Jun-23	Sep-23	H1 FY 22-23	H1 FY 23-24	Q-o-Q %	Y-o-Y %	HY 23-24 over HY 22-23
Interest on Loans	3139	3913	4288	6004	8201	9.58%	36.61%	36.60%
Interest on Investment	1489	1427	1461	3005	2887	2.38%	-1.94%	-3.94%
Other Interest Income	89	84	72	143	157	-14.22%	-18.80%	9.51%
Total Interest Income	4718	5424	5821	9153	11245	7.31%	23.39%	22.86%
Exchange & Commission	281	275	328	541	602	19.45%	16.72%	11.37%
Profit on Sale of Investment	23	22	37	206	59	64.89%	58.57%	-71.26%
Loss on revaluation of Investment	-126	-82	41	-352	-42	-149.13%	-132.14%	-88.09%
Profit on Exchange	129	75	39	366	114	-48.35%	-69.84%	-68.86%
Recovery from technical Written of Account	332	407	425	640	832	4.51%	28.01%	29.95%
All other Income	496	107	245	327	352	129.39%	-50.59%	7.60%
Total Non Interest Income	1135	803	1114	1728	1917	38.75%	-1.82%	10.96%
Total Income	5852	6227	6935	10880	13163	11.37%	18.50%	20.97%



(Rs. In Crores)

Particulars	Quarter Ending			Half Year Ended		Growth %		
	Sep-22	Jun-23	Sep-23	H1 FY 22-23	H1 FY 23-24	Q-o-Q %	Y-o-Y %	HY 23-24 over HY 22-23
A.Exchange & Commission	88	59	83	164	143	40.22%	-5.38%	-13.02%
B.Income from Non Fund Based Business	43	46	45	89	91	-2.13%	4.12%	1.71%
C.Processing charges	92	95	110	166	205	15.65%	19.31%	23.29%
D.ATM/DBD Related Income	70	95	96	141	191	1.55%	37.65%	35.62%
E.Marketing/Fl/Govt Business	10	13	20	28	32	57.31%	97.91%	15.62%
F.Miscellaneous Income	29	30	165	53	195	447.28%	468.27%	267.76%
FEE BASED INCOME (A+B+C+D+E+F)	332	338	519	641	856	53.65%	56.25%	33.60%
Overseas	23	19.6	22.3	31.0	41.8	13.81%	-3.26%	34.84%
Fee Based Income - Global	355	357	541	672	898	51.47%	52.39%	33.65%



TOTAL EXPENSES



(Rs. In Crores)

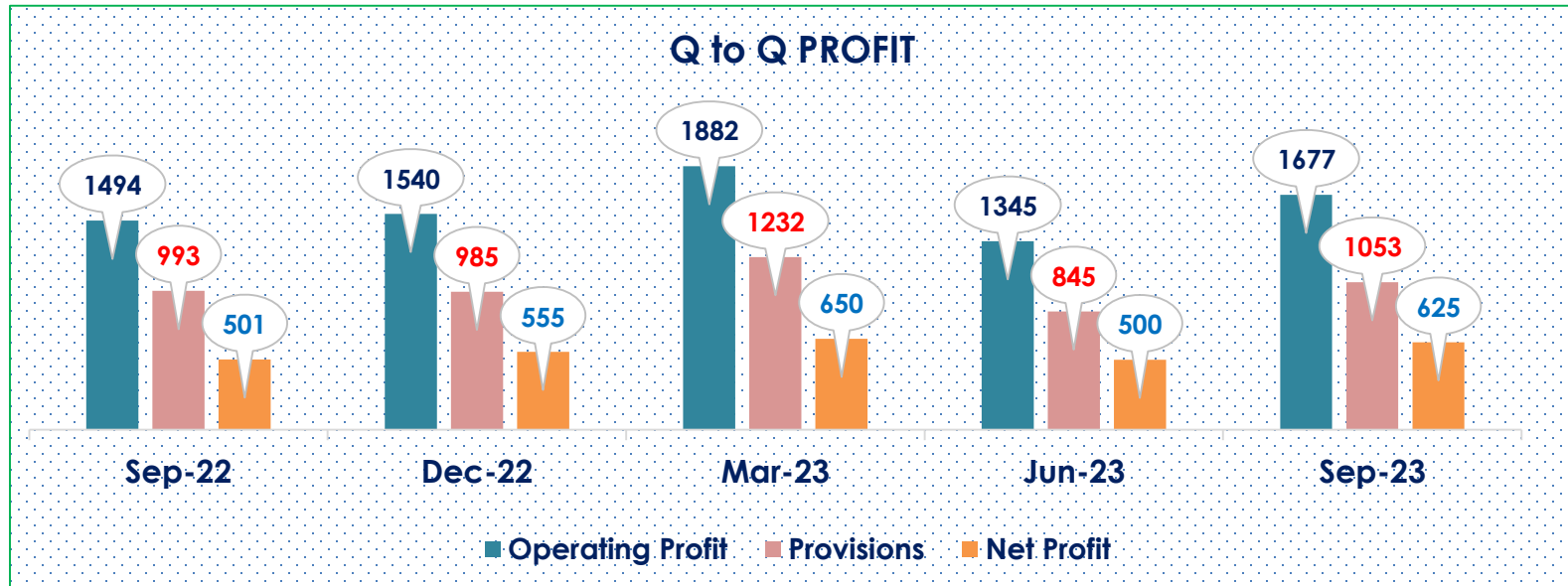
Particulars	Quarter Ending			Half Year Ended		Growth %		
	Sep-22	Jun-23	Sep-23	H1 FY 22-23	H1 FY 23-24	Q-o-Q %	Y-o-Y %	HY 23-24 over HY 22-23
Interest on Deposits	2621	2846	3143	5225	5989	10.44%	19.91%	14.61%
Interest on Borrowings	143	256	332	220	588	29.91%	132.08%	167.10%
Total Interest Expenses	2764	3102	3475	5445	6577	12.05%	25.72%	20.78%
Staff Expenses	1044	1215	1138	1894	2354	-6.36%	9.03%	24.27%
Other Expenses	550	565	645	1021	1210	14.10%	17.22%	18.49%
Operating Expenses	1594	1781	1783	2915	3563	0.14%	11.85%	22.24%
Total Expenses	4358	4882	5258	8360	10140	7.70%	20.65%	21.29%





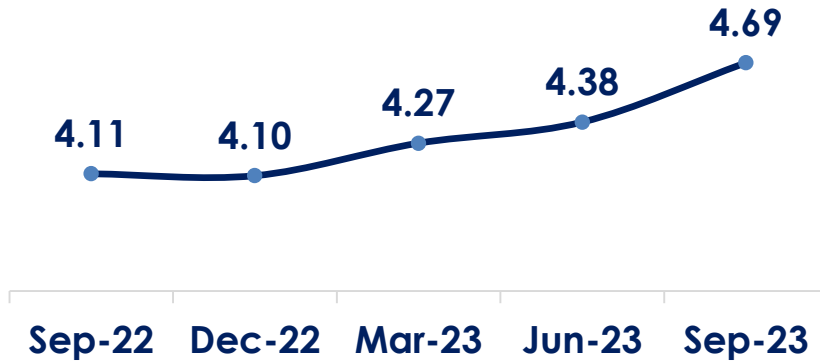
(Rs. In Crores)

Particulars	Quarter Ending			Half Year Ended		Growth %		
	Sep-22	Jun-23	Sep-23	H1 FY 22-23	H1 FY 23-24	Q-o-Q %	Y-o-Y %	HY 23-24 over HY 22-23
Operating Profit	1494	1345	1677	2520	3022	24.66%	12.24%	19.93%
Provisions	993	845	1053	1627	1897	24.57%	6.01%	16.64%
of which NPA Provisions	627	809	1121	760	1930	38.45%	78.67%	153.87%
Other Provisions	366	36	-68	867	-32	-290.66%	-118.59%	-103.73%
Net Profit	501	500	625	893	1125	24.83%	24.58%	25.93%

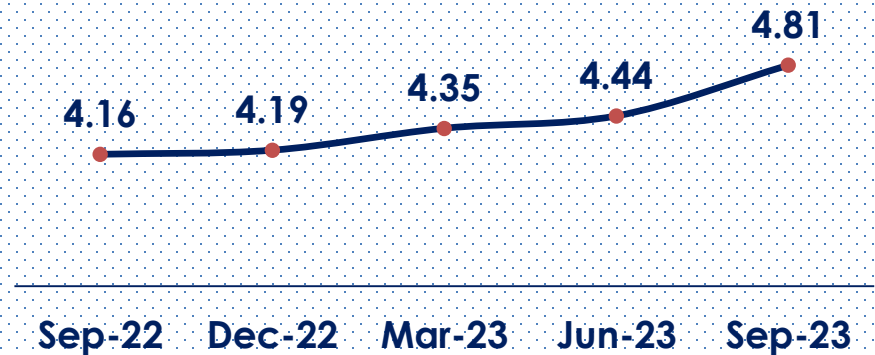




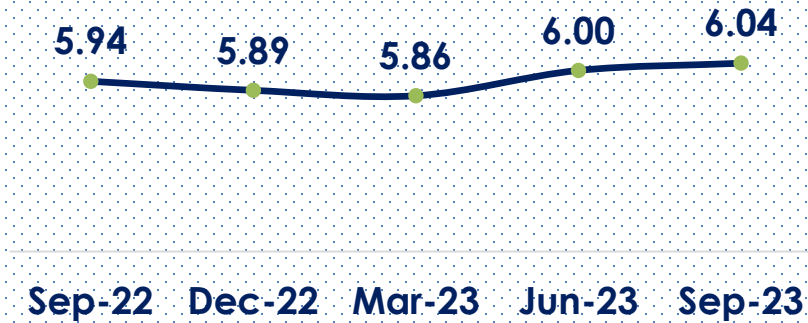
Cost of Deposits



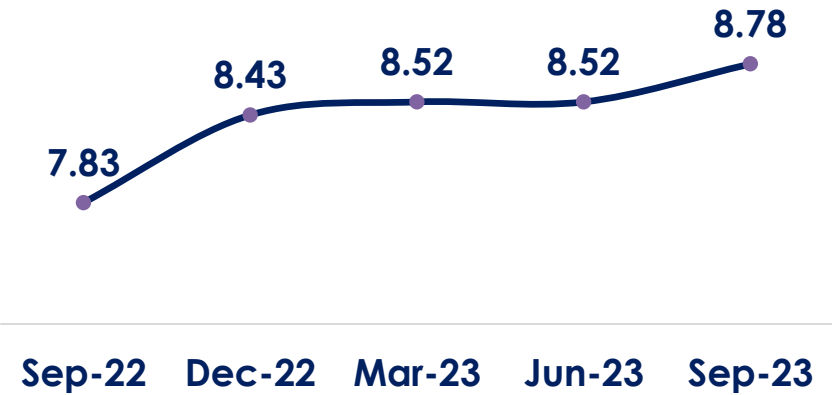
Cost of Funds



Yield on Investment

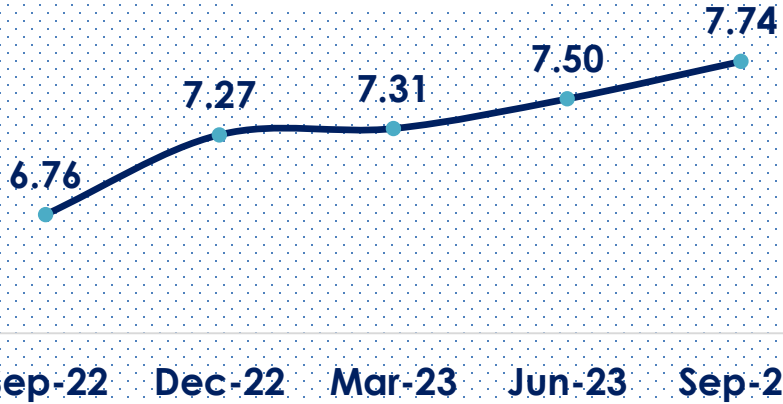


Yield on Advances

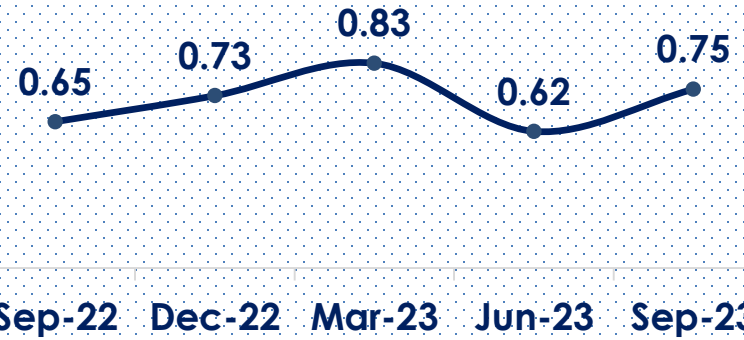




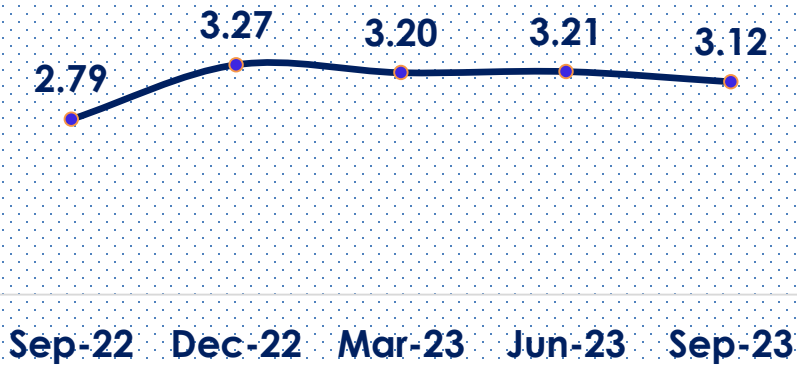
Yield on Funds



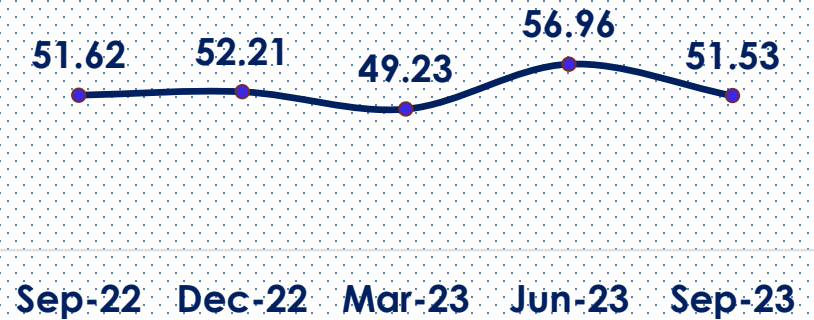
Return on Assets



Net Interest Margin



Cost to Income





(Rs. In Crores)

Particulars	Sep-22	Jun-23	Sep-23	Q-o-Q (%)	Y-o-Y (%)
CASA	111924	116694	119206	2.15%	6.51%
a)Retail Term Deposits	135188	129729	135221	4.23%	0.02%
b)Bulk Deposits	11108	13314	13894	4.36%	25.08%
c)Overseas Term Deposits	3508	4664	4772	2.31%	36.01%
Term Deposits (a+b+c)	149804	147707	153887	4.18%	2.73%
Total Deposits	261728	264401	273093	3.29%	4.34%
Advances	172713	191263	208913	9.23%	20.96%
Business Mix	434441	455664	482006	5.78%	10.95%
CASA%	42.76%	44.14%	43.65%	(49 bps)	89 bps
CD Ratio%	65.99%	72.34%	76.50%	416 bps	1051 bps





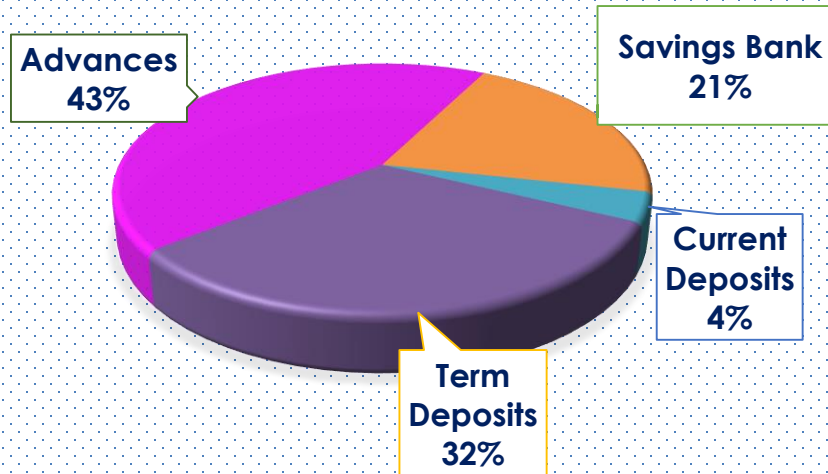
(Rs. In Crores)

Parameters	Sep-22	Jun-23	Sep-23	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Domestic-Deposits							
Savings Bank	95370	96900	100625	3725	4%	5256	5.51%
Current Account	14839	17692	16182	-1509	-9%	1344	9.06%
CASA	110208	114592	116808	2216	2%	6599	5.99%
Term Deposits	146296	143043	149115	6072	4%	2819	1.93%
Deposits	256504	257635	265923	8288	3%	9419	3.67%
CASA%	42.97%	44.48%	43.93%	(55 bps)		96 bps	
Overseas- Deposits							
Savings Bank	207	272	198	-74	-27%	-9	-4.39%
Current Account	1509	1830	2201	371	20%	692	45.85%
CASA	1716	2102	2399	296	14%	683	39.79%
Term Deposits	3508	4664	4772	108	2%	1263	36.01%
Global Deposits							
CASA	111924	116694	119206	2512	2.15%	7282	6.51%
Term Deposits	149804	147707	153887	6180	4.18%	4082	2.73%
Deposits	261728	264401	273093	8692	3.29%	11365	4.34%
CASA%	42.76%	44.14%	43.65%	(49 bps)		89 bps	

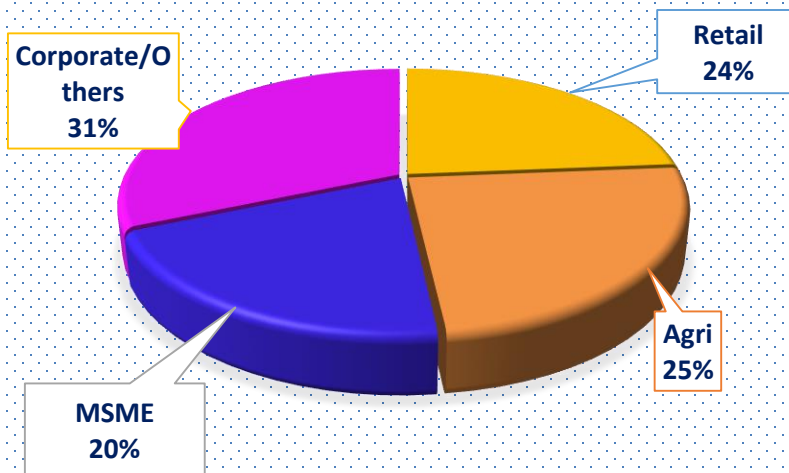




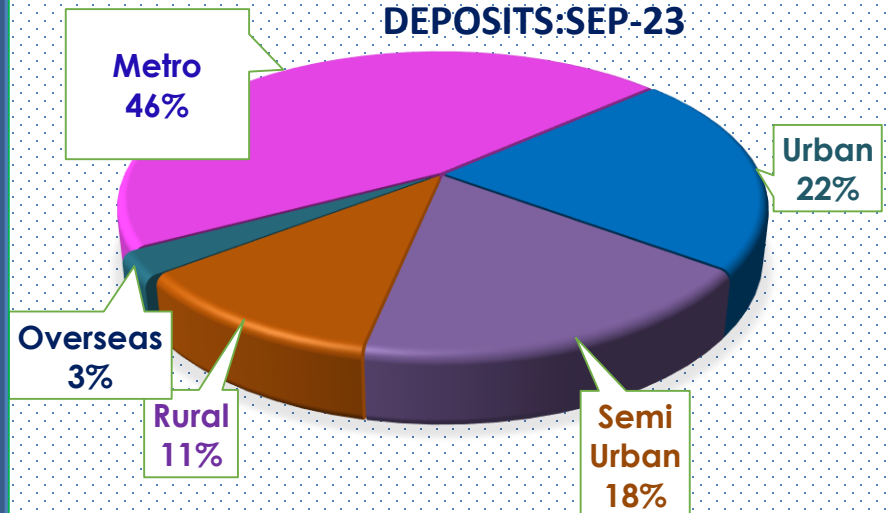
BUSINESS PORTFOLIO SHARE SEP- 23



% SHARE OF DOMESTIC ADV : SEP- 23



POP CATEGORY WISE DISTRIBUTION OF DEPOSITS:SEP-23





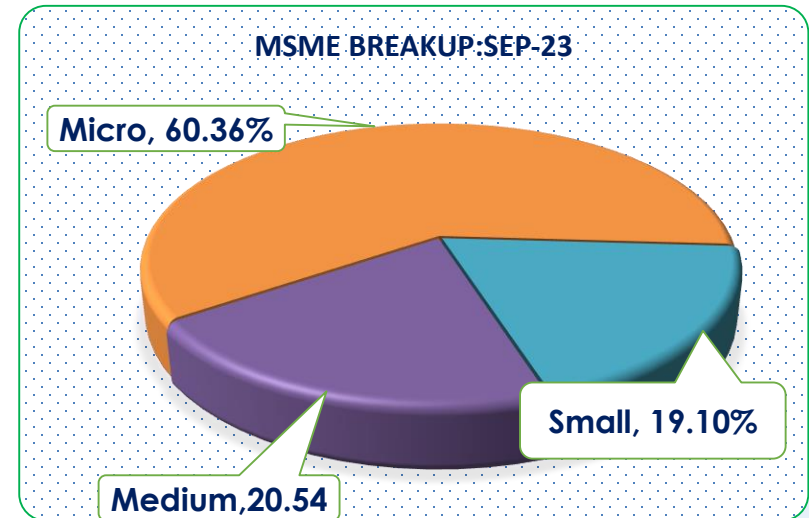
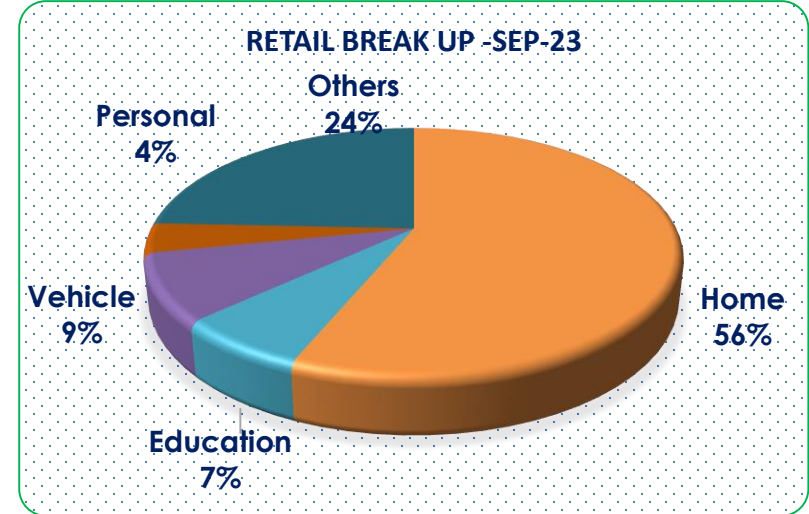
(Rs. In Crores)

Parameters	Sep-22	Jun-23	Sep-23	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Retail	39834	43731	45482	1751	4.00%	5649	14.18%
Agri	41814	44853	47003	2150	4.79%	5190	12.41%
MSME	31497	35947	39112	3165	8.80%	7615	24.18%
Corporate/others	46326	50080	60226	10145	20.26%	13900	30.01%
Domestic Advances	159470	174612	191823	17211	9.86%	32353	20.29%
Overseas Advances	13243	16651	17090	439	2.64%	3847	29.05%
Global Advances	172713	191263	208913	17650	9.23%	36200	20.96%
RAM to Domestic Adv (%)	70.95%	71.32%	68.60%	(272 bps)		(235 bps)	



(Rs. In Crores)

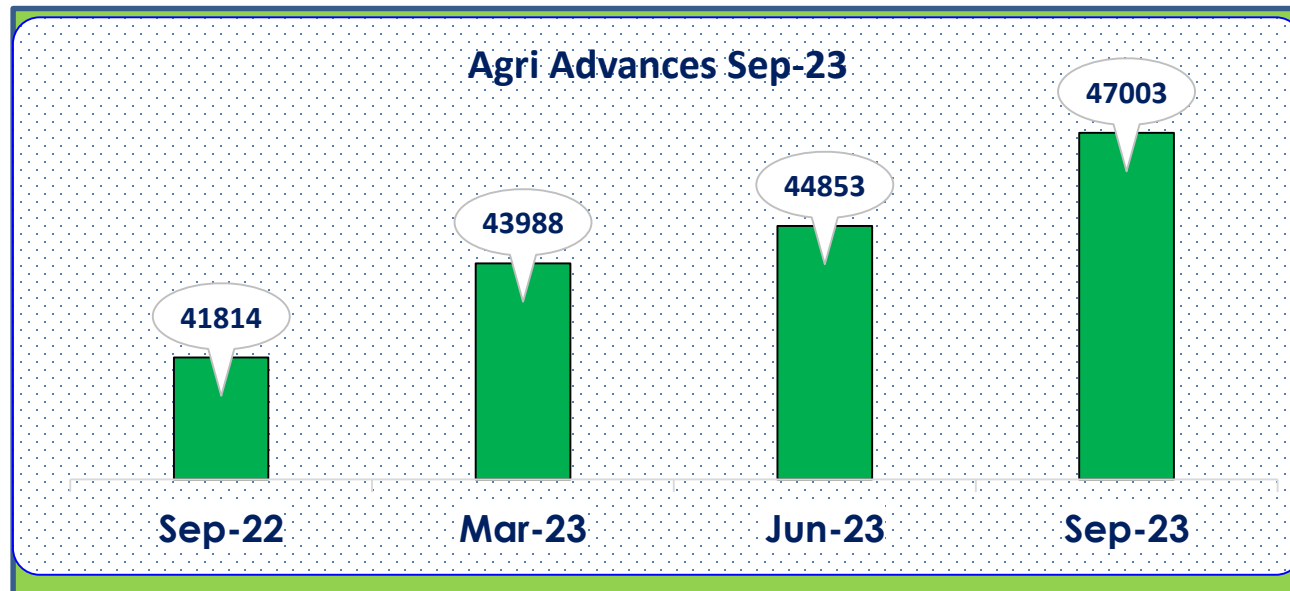
Parameters	Sep-22	Jun-23	Sep-23	Q-o-Q %	Y-o-Y %
RETAIL CREDIT	39834	43731	45482	4.00%	14.18%
<i>Of which</i>					
Home	22458	24790	25596	3.25%	13.98%
Education	3644	3398	3106	-8.60%	-14.78%
Vehicle	3634	3817	3972	4.07%	9.31%
Personal	1355	1594	1759	10.36%	29.78%
Others	8743	10133	11049	9.04%	26.38%
AGRI					
	41814	44853	47003	4.79%	12.41%
MSME					
	31497	35947	39112	8.80%	24.18%
<i>Of which</i>					
Micro	20061	24420	23607	-3.33%	17.68%
Small	6864	7207	7471	3.66%	8.85%
Medium	4572	4320	8033	85.94%	75.72%





(Rs. In Crores)

Period	Domestic Advances	Agri Advances	% Share to Domestic Advances
Sep-22	159470	41814	26.22%
Mar-23	173669	43988	25.33%
Jun-23	174612	44853	25.69%
Sep-23	191823	47003	24.50%





(Rs. In Crores)

Category	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23
Micro	20061	20201	23654	24420	23607
Small	6864	6927	6959	7207	7471
Medium	4572	4656	4243	4320	8033
Total	31497	31783	34856	35947	39112

MSME BREAKUP:SEP-23

Micro, 60.36%

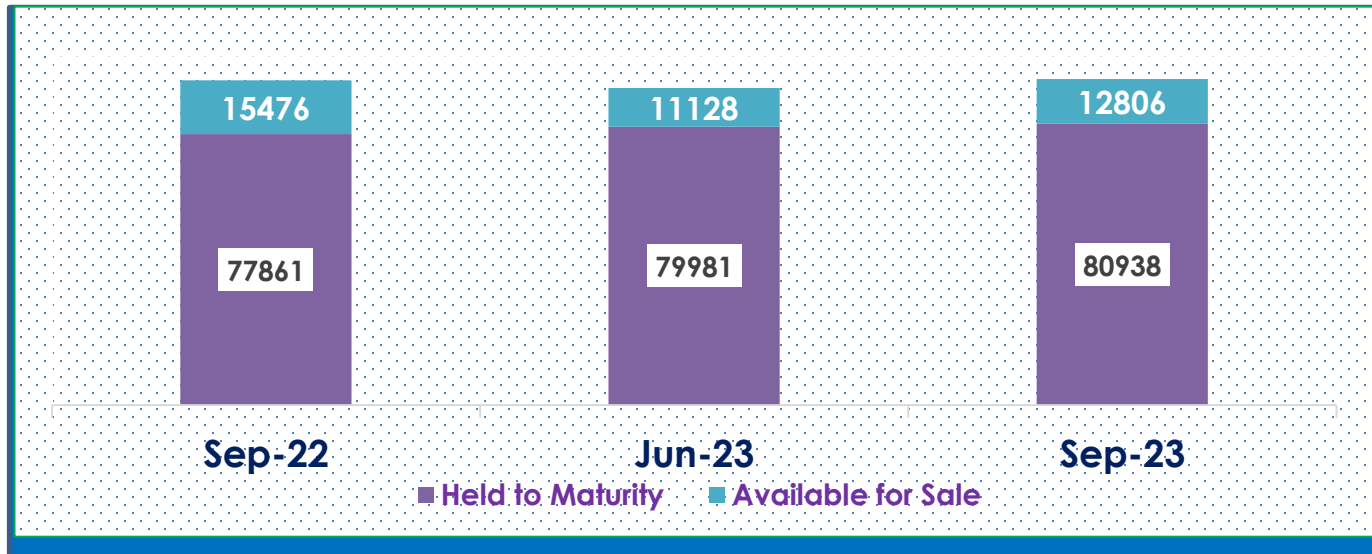
Small, 19.10%

Medium, 20.54%



(Rs. In Crores)

Parameters	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23
Domestic Investments	93337	92642	92134	91170	93744
SLR	65224	65043	64459	63455	66005
Non SLR	28113	27599	27675	27715	27739
Held to Maturity	77861	77454	77742	79981	80938
Available for Sale	15476	15158	14392	11128	12806
Held for Trading	0	30	0	61	0
Investment by Overseas Branches	3698	3877	4138	4158	4147
Global Investments	97035	96519	96272	95328	97891





Particulars	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23
*Return on Equity (%)	15.42	16.56	18.32	13.44	16.16
*Basic & Diluted Earning per Share	0.27	0.29	0.34	0.26	0.33
*Price Earning Ratio	64.81	109.29	65.57	92.33	141.48
Book value per share (in Rs)	6.98	7.21	7.75	8.01	8.35
Price/Book value (in Rs)	2.51	4.46	2.91	3.05	5.60
Adjusted Book value (in Rs)	4.79	5.09	6.02	6.64	7.63
Price/Adjusted Book value (in Rs)	3.66	6.31	3.75	3.68	6.13

*Quarterly

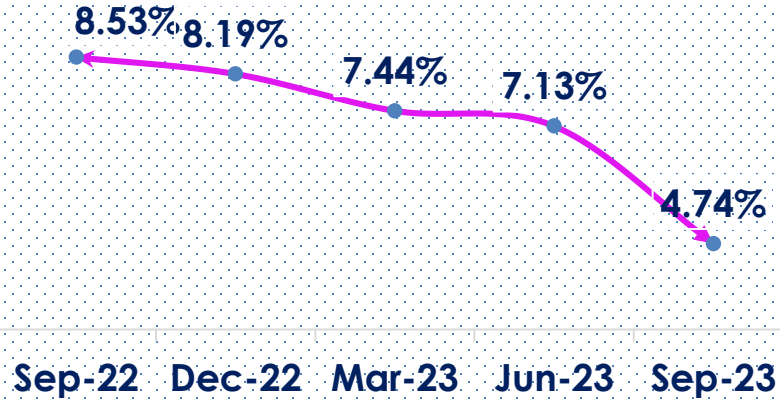


(Rs. In Crores)

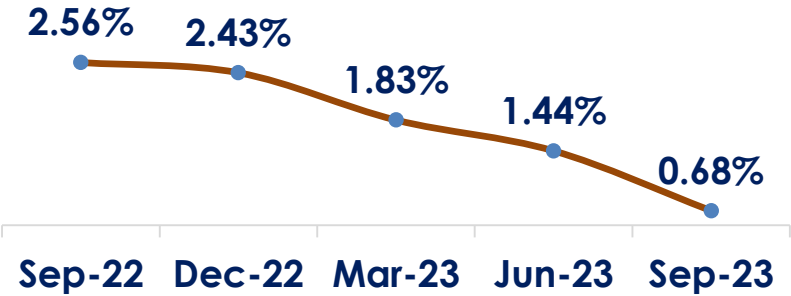
Details	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23
i) Opening Gross NPAs	14919	14726	14333	14072	13629
a. Cash Recoveries	243	340	292	248	329
b. Upgradation	207	380	175	143	181
c. Write-Offs	1287	1356	403	597	3559
d. Sale to ARCs	11	0	0	0	7
ii) Total Reductions (a+b+c+d+e)	1747	2076	869	989	4076
iii) Fresh Slippages to NPA category	1391	1556	531	535	321
iv) Other Debits	164	127	76	12	19
Closing Gross NPAs (i-ii+iii+iv)	14726	14333	14072	13629	9893
Gross NPA (%)	8.53%	8.19%	7.44%	7.13%	4.74%
Net NPAs (Absolute)	4149	4000	3266	2590	1364
Net NPA (%)	2.56%	2.43%	1.83%	1.44%	0.68%
Provision Coverage Ratio	90.94%	91.34%	92.63%	94.03%	96.76%



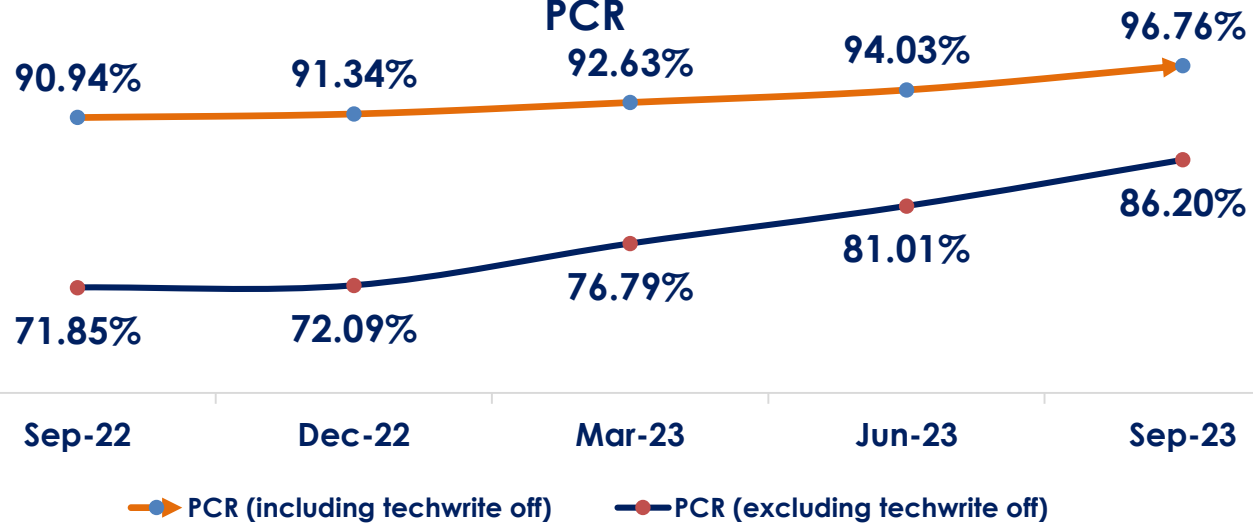
GNPA %



NNPA %



PCR





(Rs. In Crores)

Segmental NPAs	Sep-22			Jun-23			Sep-23		
	ADV	NPA	Ratio %	ADV	NPA	Ratio %	ADV	NPA	Ratio %
Retail	39834	1484	3.72%	43731	1889	4.32%	45482	1377	3.03%
Agri	41814	2912	6.96%	44853	2910	6.49%	47003	2228	4.74%
MSME	31497	3269	10.38%	35947	2877	8.00%	39112	2373	6.07%
RAM	113144	7665	6.77%	124532	7675	6.16%	131598	5977	4.54%
Corporate	46326	5044	10.89%	50080	4428	8.84%	60226	2344	3.89%
Domestic Advance	159470	12708	7.97%	174612	12103	6.93%	191823	8321	4.34%
Overseas	13243	2018	15.24%	16651	1526	9.16%	17090	1572	9.20%
Total	172713	14726	8.53%	191263	13629	7.13%	208913	9893	4.74%





(Rs. In Crores)

Particulars	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23
Market Risk RWA	9058	8695	8208	6506	7814
Operational Risk RWA	15066	15066	15066	16705	16705
Credit Risk RWA	99060	100294	106706	106969	106838
Total RWA (A)	123184	124055	129981	130180	131357
CET 1	14921	15704	16736	17367	18135
CET 1%	12.11%	12.66%	12.88%	13.34%	13.81%
Tier 1	14921	15704	16736	17367	18135
Tier 1%	12.11%	12.66%	12.88%	13.34%	13.81%
Tier 2	3733	3109	4189	4192	4190
Tier 2%	3.03%	2.51%	3.22%	3.22%	3.19%
Total Capital (B)	18654	18813	20925	21559	22326
CRAR (B/A)	15.14%	15.16%	16.10%	16.56%	17.00%
Total RWA to Advance Ratio	71.32%	70.87%	68.77%	68.06%	62.88%
Credit RWA to Advance Ratio	57.36%	57.29%	56.46%	55.93%	51.14%

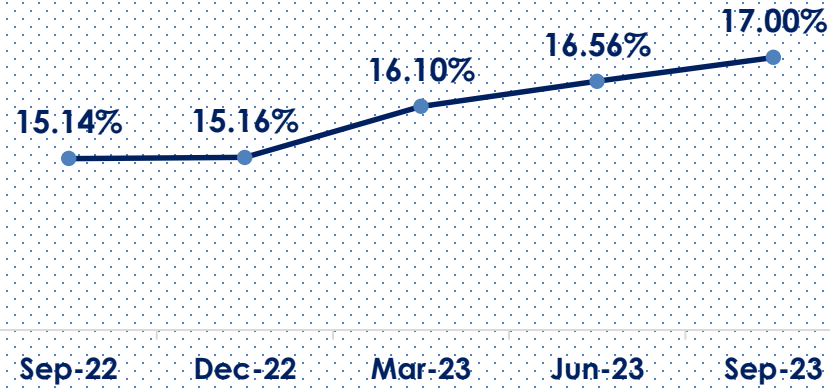




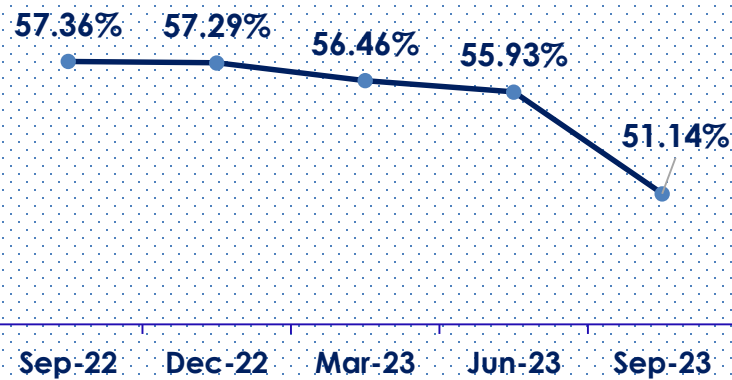
MOVEMENT OF CRAR & RWAs



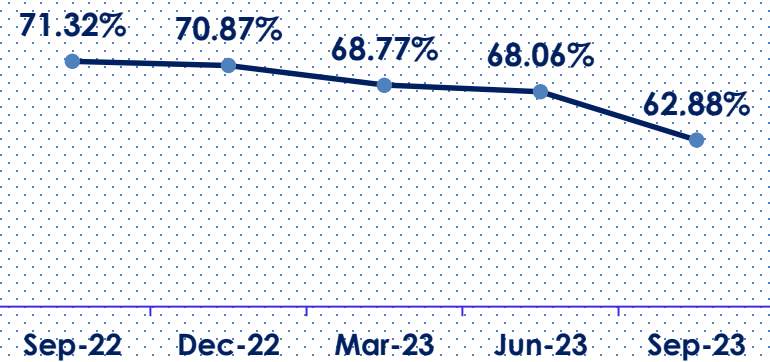
CRAR-Q-o-Q Movement



Credit RWA to Advance Ratio

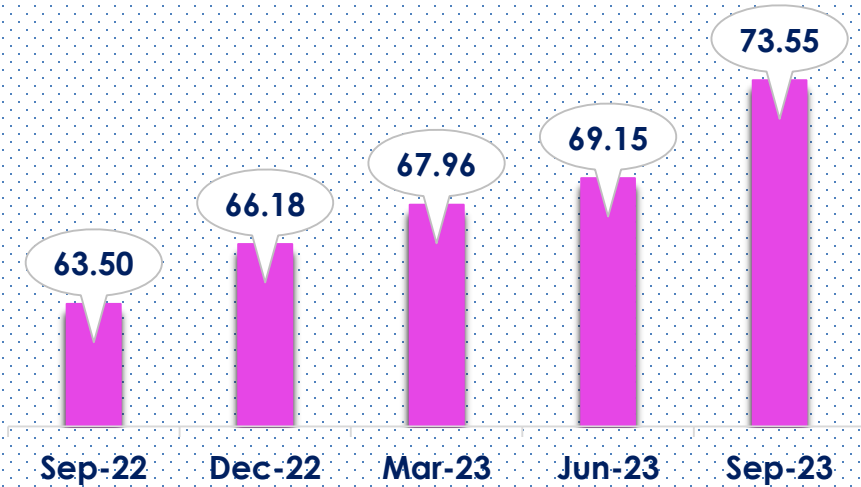


Total RWA to Advance Ratio

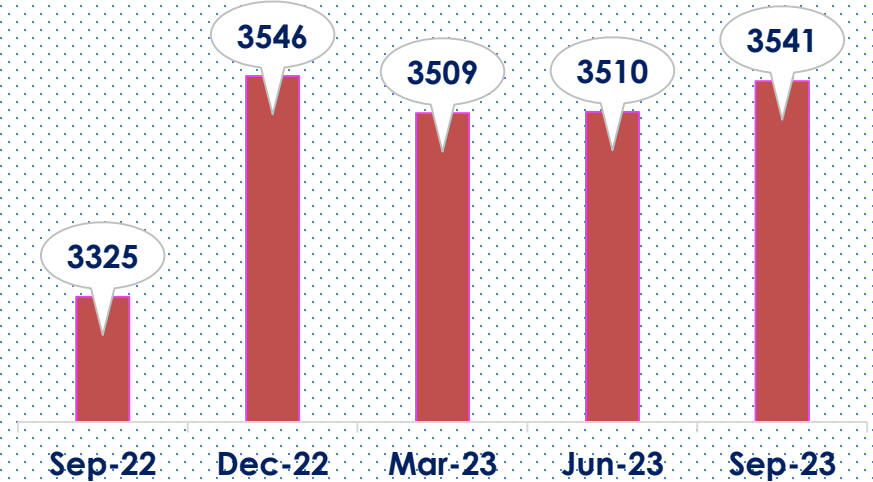




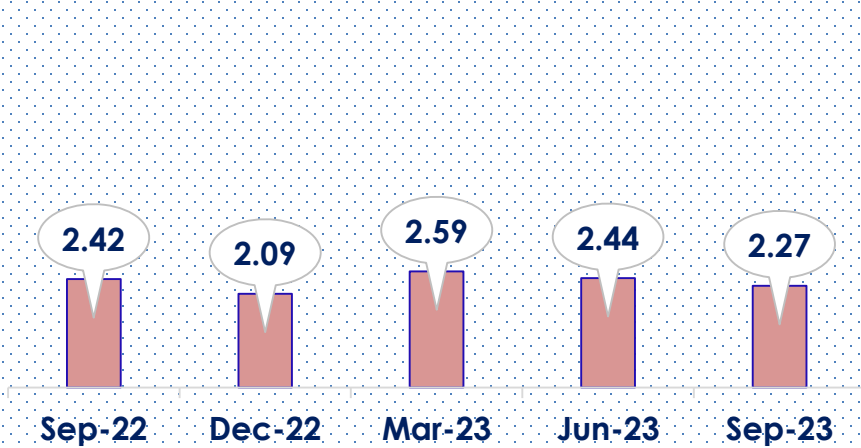
PMJDY Account (Number in Lakhs)



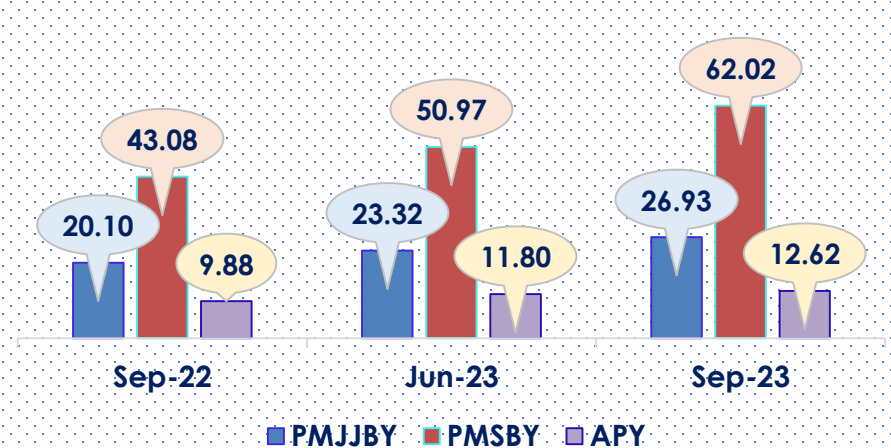
PMJDY Account Balance (in Crs)

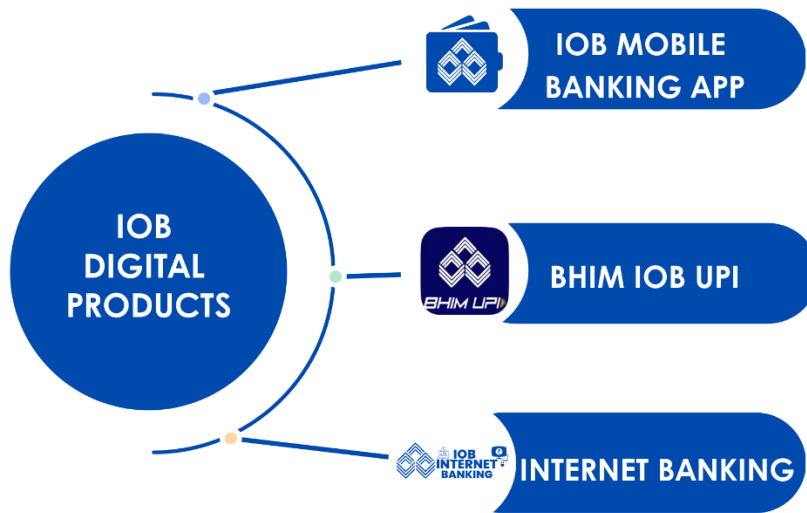


PMJDY Zero balance Accounts No in Lakhs



Jansuraksha Schemes (In Lakhs)





GO
DIGITAL !!!



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IOB MOBILE BANKING APP



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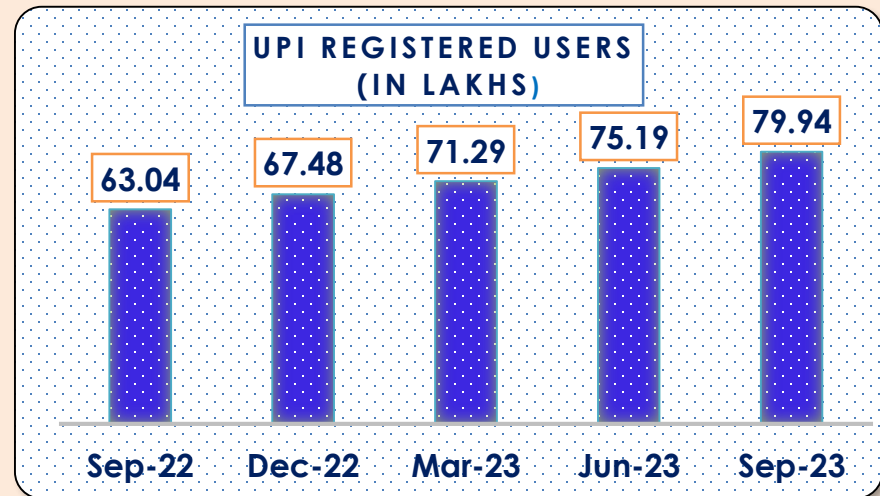
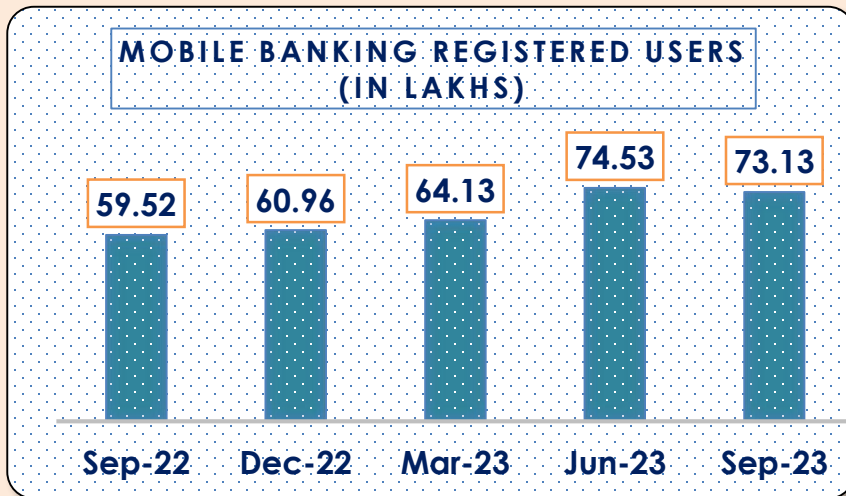
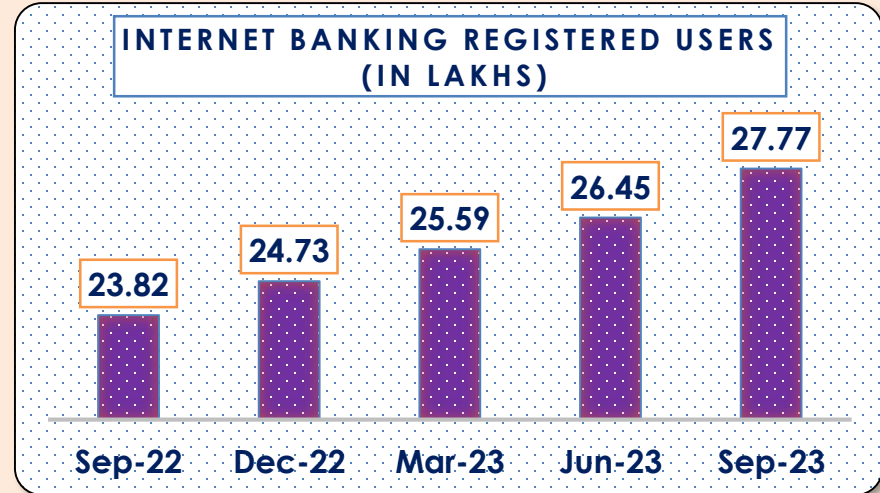
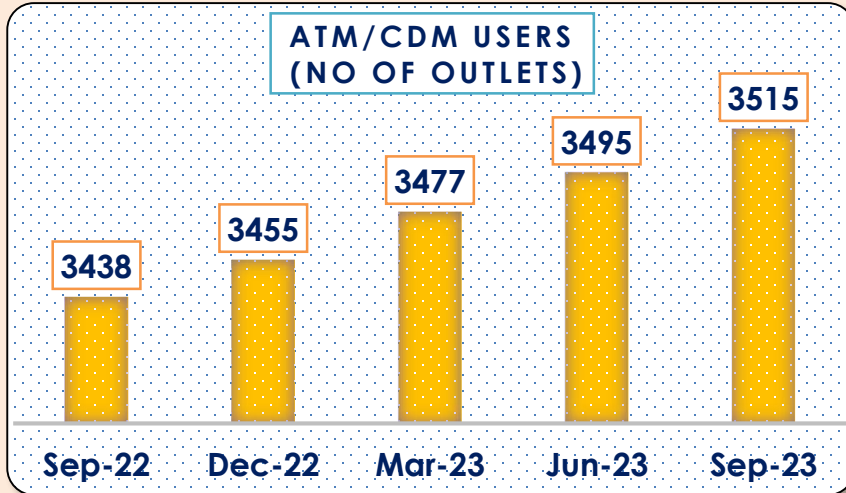


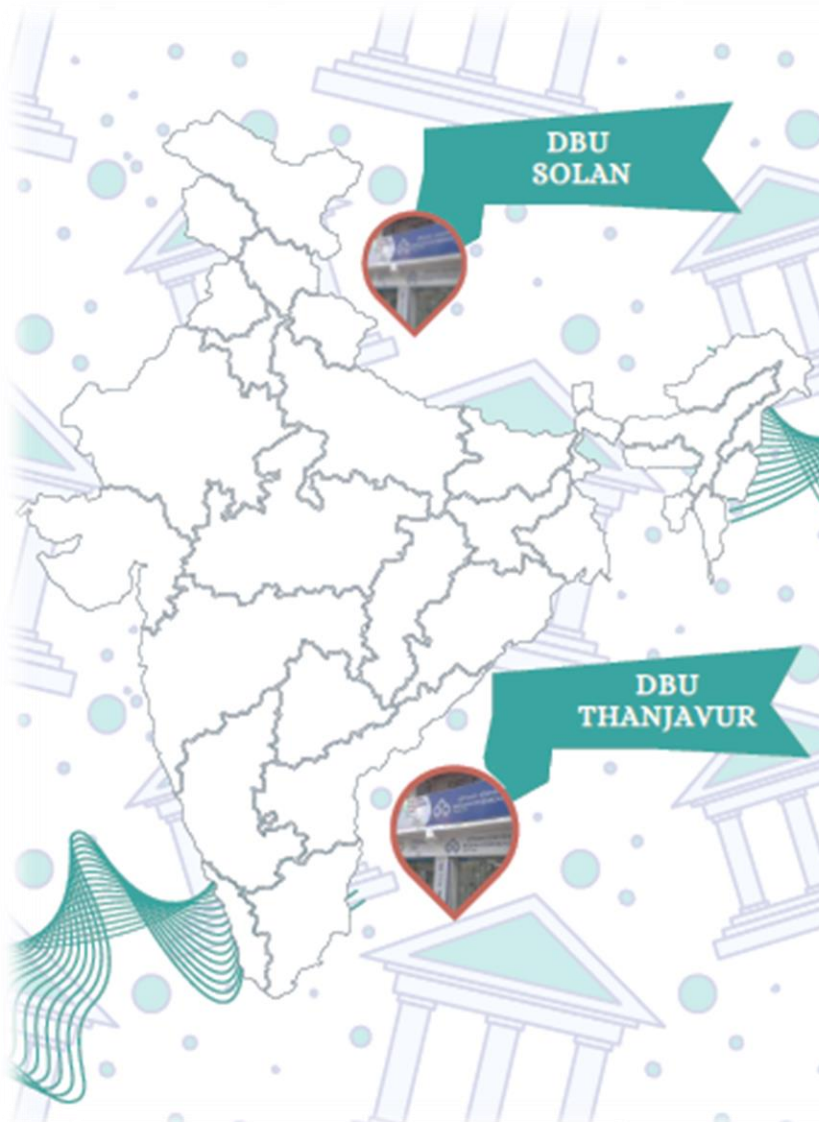



e-BG

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Digitally !!!

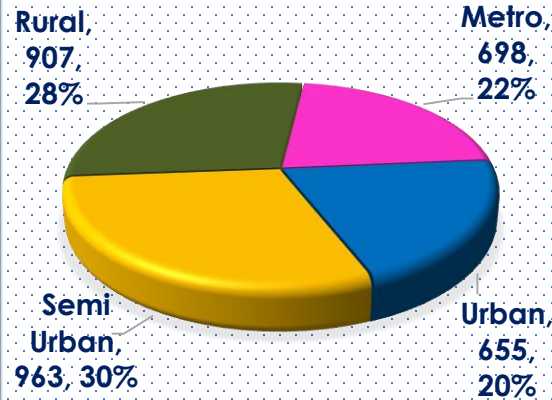




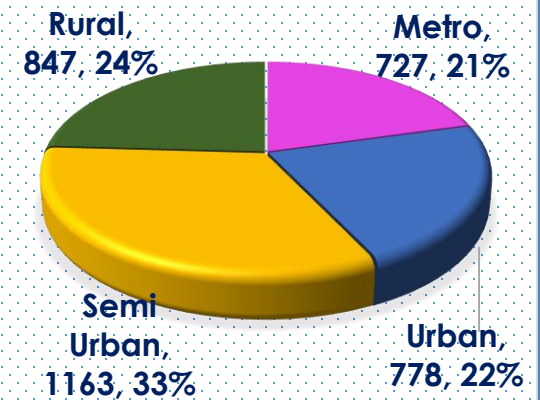


Domestic Presence		Sep-22	Dec-22	Mar-23	Jun-23	Sep-23
 Branches		3214	3220	3220	3222	3223
 ATM/CR		3438	3455	3477	3495	3515
 BC		2228	2742	3190	3322	3891

SEP-23 BRANCHES



SEP-23 ATM/CR





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FOREIGN OUTREACH



HONG KONG
BRANCH



SINGAPORE
BRANCH



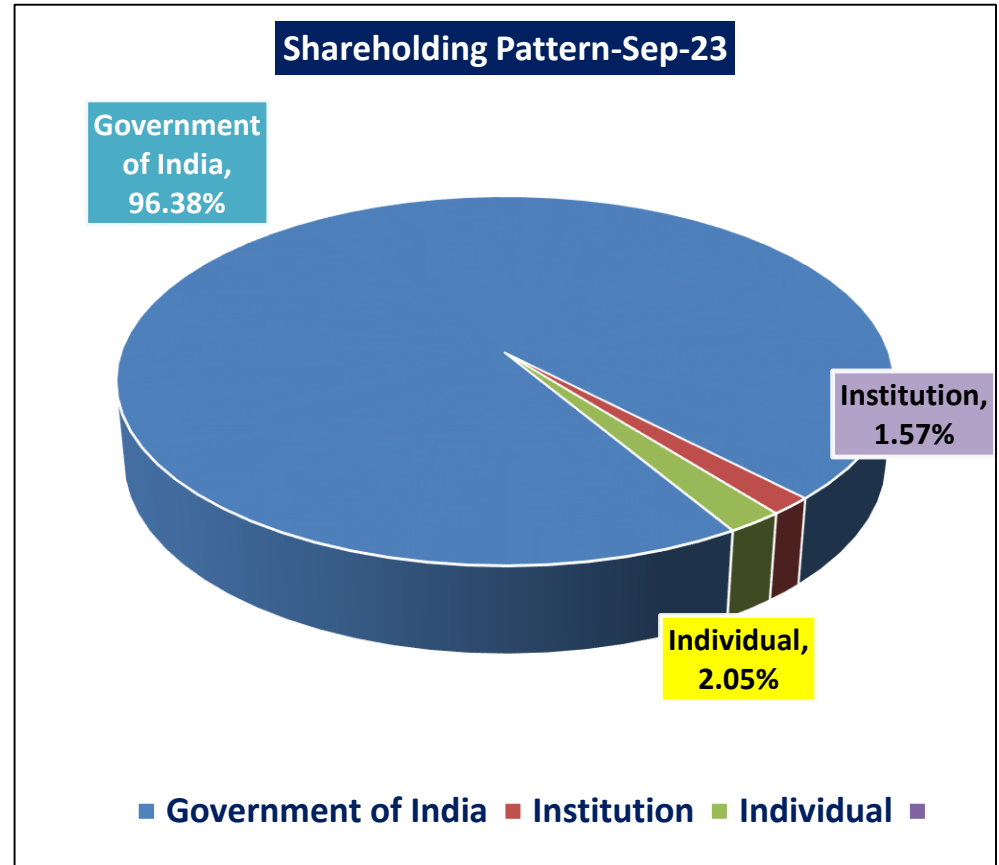
COLOMBO
BRANCH



BANGKOK
BRANCH



Category of Shareholder	% share
Government of India	96.38%
FI/Banks	1.23%
Foreign Portfolio Investor (Corporate)	0.09%
Mutual Funds	0.08%
Insurance Companies	0.02%
Individual	1.69%
ESOP/ESOS/ESPS	0.26%
Bodies Corporate	0.15%
NRI	0.05%
HUF	0.05%

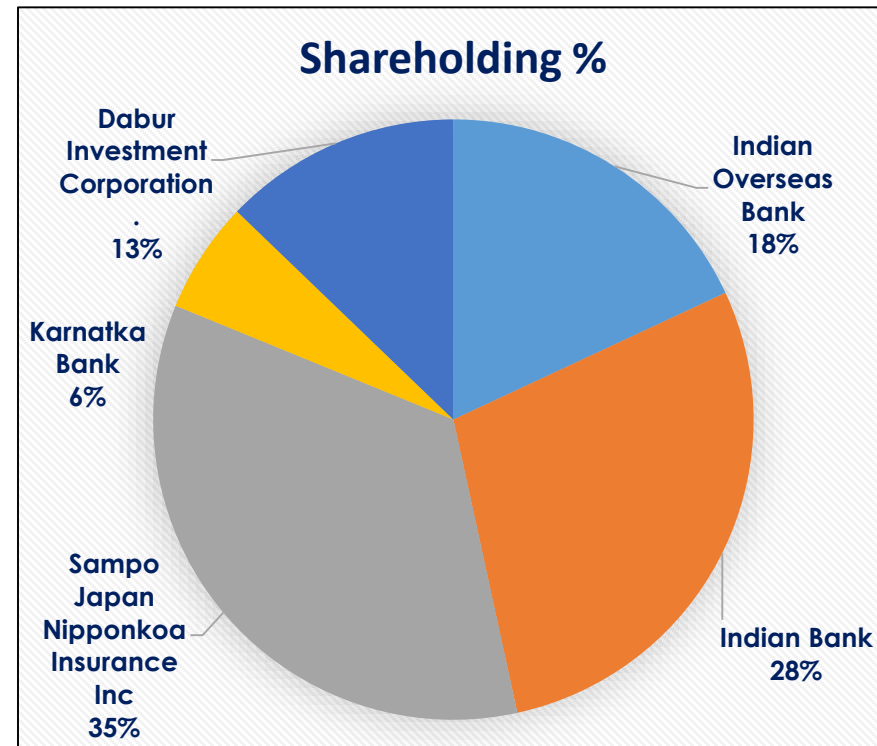




IOB entered into Non-Life Insurance Business with Universal Sampo General Insurance (USGI) Company Limited with equity participation of 18% along with the other Banks and Institutions

Name of Entity	Shareholding %
Indian Overseas Bank	18.06%
Indian Bank	28.52%
Sampo Japan Nipponkoa Insurance Inc	34.61%
Karnatka Bank	6.00%
Dabur Investment Corporation.	12.81%
Total	100%

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



STRATERGIC INVESTMENT 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”.



Rs in Lakhs

Balance Sheet as at 30.09.2023

LIABILITIES

Particulars	Standalone		Consolidated	
	Sep-23	Sep-22	Sep-23	Sep-22
Capital	1890241	1890241	1890241	1890241
Reserves and Surplus	746792	500304	707370	460095
Deposits	27309290	26172833	27326093	26178686
Borrowings	2952874	1138162	2952874	1138162
Other Liabilities & Provisions	758250	679032	758306	679093
Total	33657447	30380572	33634884	30346278

ASSETS


Cash & Balance with RBI	1738614	1585451	1738664	1585467
Balance with Banks and Money at Call and Short Notice	153988	994489	168919	1013015
Investments	9600391	9487863	9560768	9433858
Advances	20027246	16207205	20029078	16208102
Fixed Assets	377468	357839	377529	357934
Other Assets	1759739	1747725	1759925	1747902
Total	33657447	30380572	33634884	30346278





ESG
ENVIRONMENTAL SOCIAL GOVERNANCE

E
ENVIRONMENTAL



**IOB TEJAS
FOR RENEWAL SOLAR
ENERGY EQUIPMENT**

**IOB VEHICLE
LOAN FOR E BIKE/CAR**



**CREDIT FACILITY
TO
WIND MILL**





**PAPERLESS
BANKING**





ESG
ENVIRONMENTAL SOCIAL GOVERNANCE



VARIOUS IOB CREDIT SCHEME FOR WOMEN

Empower Women




THE SAKTHI- IOB CHIDAMBARAM CHETTIAR MEMORIAL TRUST

S
SOCIAL



FINANCIAL LITERACY CENTERS (SNEHA)

FRIENDLY WORK ENVIRONMENT





ESG
ENVIRONMENTAL SOCIAL GOVERNANCE



COMPLYING WITH
ALL GUIDELINES
& REGULATIONS

EFFECTIVE
MONITORING



CUSTOMER
RIGHT POLICY



EFFECTIVE
CUSTOMER
COMPLAINTS
RESOLUTION



G

GOVERNANCE



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

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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

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