



Ref No. IRC/307/2025-26

16.03.2026

<b>The General Manager, Department of Corporate Services, BSE Limited, Floor 1, P.J. Towers, Dalal Street, Mumbai 400 001</b>	<b>The Vice President, National Stock Exchange Ltd., Exchange Plaza, C-1 Block G, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051</b>
<b>BSE SCRIP CODE: 532388</b>	<b>NSE SCRIP CODE: IOB</b>

Dear Sir/ Madam,

**Non-deal Roadshows/Institutional Investor Meet**

Further to our disclosure Ref. No. IRC/301/2025-26 dated 10.03.2026 on the captioned subject and advise that the non-deal roadshows scheduled from 13.03.2026 are rescheduled and will commence from 17.03.2026.

We herewith attach the Investor Presentation for your kind perusal.

We request you to take the same on record.

Thanking you,

Yours faithfully,

Ram Mohan K  
Deputy Company Secretary

इण्डियन ओवरसीज़ बैंक,  
निवेशक संबंध कक्ष, केन्द्रीय कार्यालय,  
763 अण्णा सालै, चेन्नै 600 002

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# Indian Overseas Bank – Corporate Presentation



**इण्डियन ओवरसीज़ बैंक**  
**Indian Overseas Bank**

आपकी प्रगति का सच्चा साथी  
Good people to grow with



**March 2026**

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01

# Indian Overseas Bank Overview

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## Overview

- Indian Overseas Bank (“IOB” or “Bank”) was founded on February 10, 1937 by Shri. M. Ct. M. Chidambaram Chettyar, and is **presently serving 90 years** in the Indian Banking System.
- Bank's Board includes representatives from the Government of India, RBI, and distinguished professionals.
- IOB has a strong domestic presence through its **3,438 branches, 3,622 ATMs and 11,959 BCs**, and has an overseas presence in Singapore, Hongkong, Thailand and Sri Lanka as on December 31, 2025.
- Dedicated team of **over 20,000 employees** as on December 31, 2025
- 92.44% stake is owned by Government of India.
- Listed** on the Stock Exchanges since **December 2000**.

## Financial Snapshot

**Global Business:**  
₹ 6,44,276 Crs  
as on  
Dec 31, 2025

**Global Deposits:**  
₹ 3,49,302 Crs  
as on  
Dec 31, 2025

**Global Advances:**  
₹ 2,94,974 Crs  
as on Dec 31, 2025

**Net Interest Income:**  
9M FY26 - ₹ 9,104 Crs  
FY25 - ₹ 10,890 Crs

**Net Profit:**  
9M FY26 - ₹ 3,703 Crs  
FY25 - ₹ 3,335 Crs

**NIM %:**  
Domestic: 3.42%  
Global: 3.32%  
as on Dec 31, 2025

**Return on Assets:**  
Q3FY26 – 1.28%

**Return on Equity:**  
Q3FY26 – 20.98%

**CASA:**  
40.85%  
as on  
Dec 31, 2025

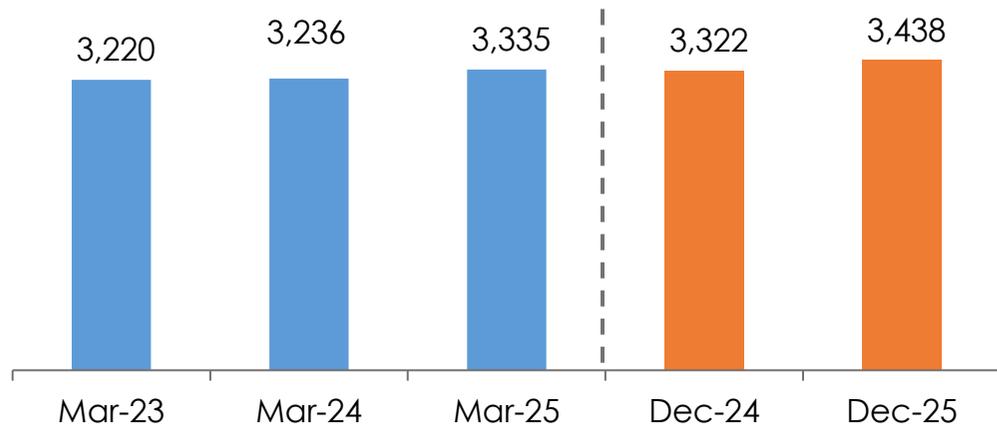
**PCR**  
97.49%  
as on  
Dec 31, 2025

**GNPA:**  
1.54%  
as on  
Dec 31, 2025

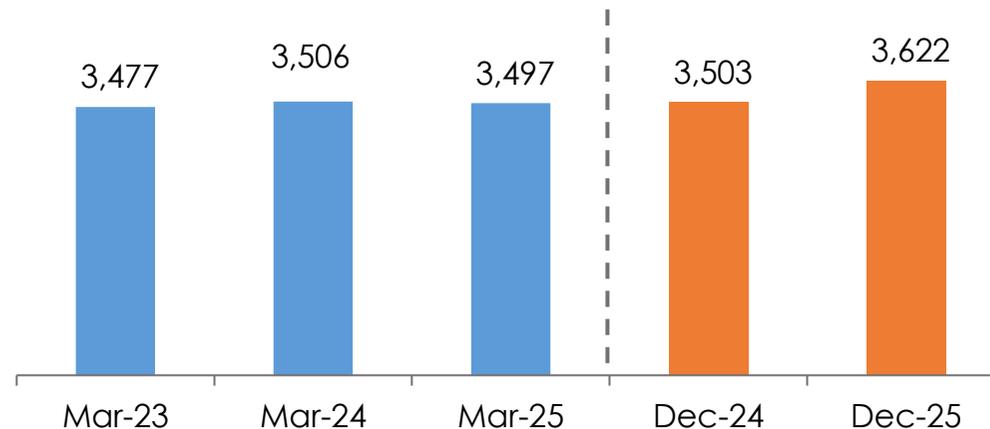
**NNPA:**  
0.24%  
as on  
Dec 31, 2025

# PAN India Customer Touchpoints

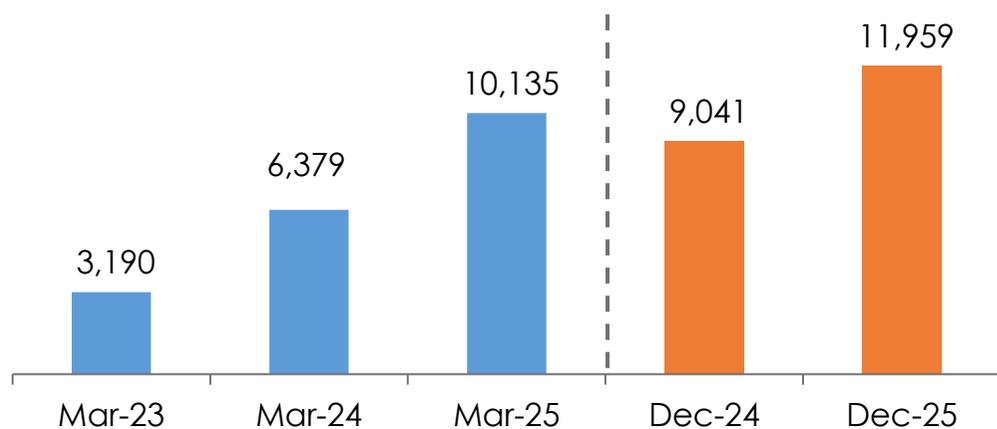
## Branches



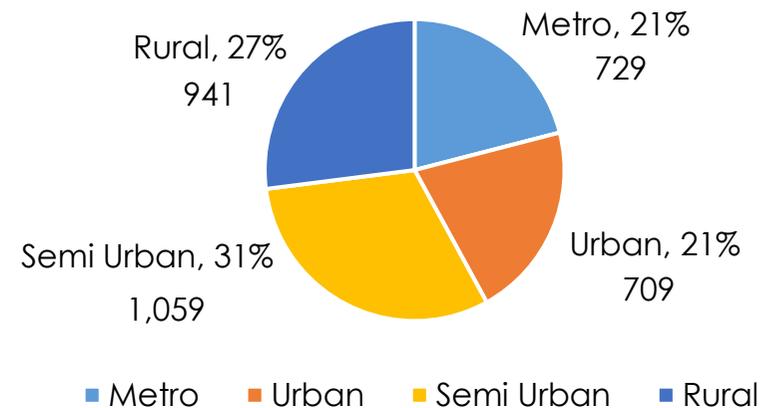
## ATM/CR



## Business Correspondents



## Dec'25 Branches



02

# Core Drivers of Sustainable Growth

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# Core Drivers of Sustainable Growth

1

Growing Global Business

2

Healthy Liability/Deposits Profile

3

Healthy Loan Book Growth

4

Investment Portfolio

5

Robust Asset Quality

6

Improved Credit Rating & Capital Adequacy

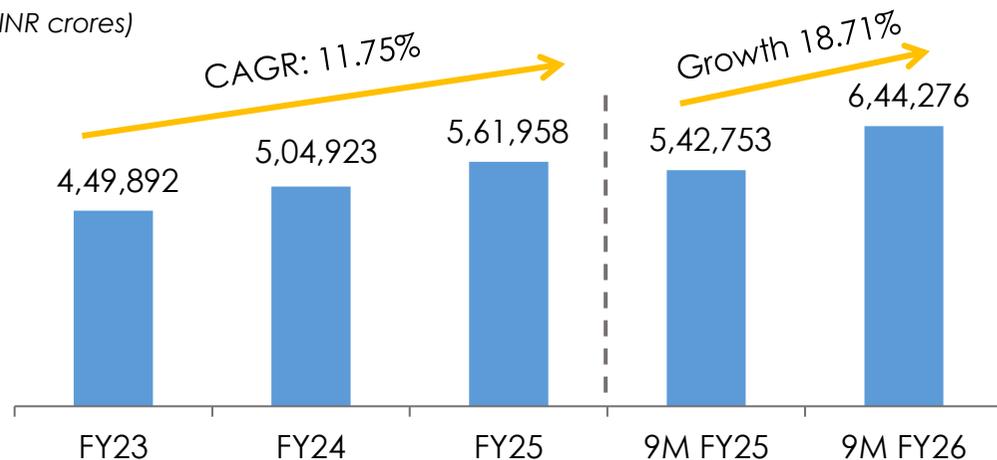
7

Financial Performance

# Growing Global Business

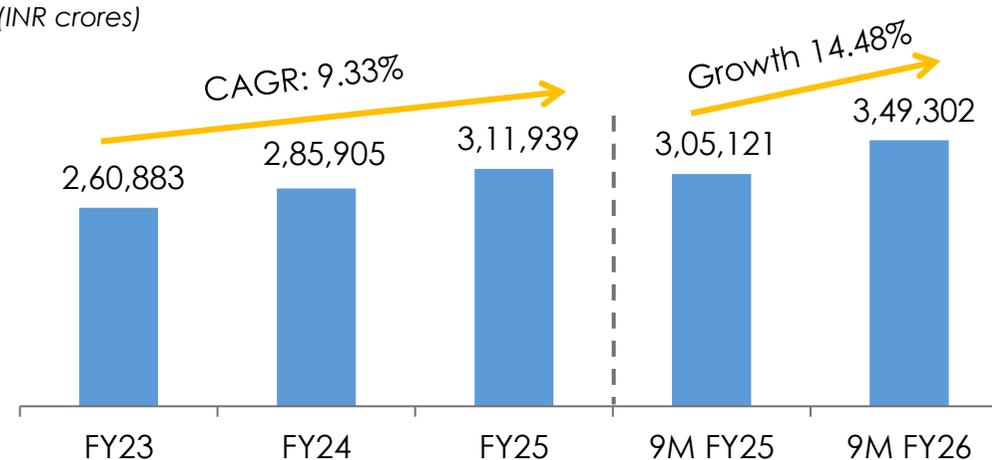
## Global Business

(INR crores)



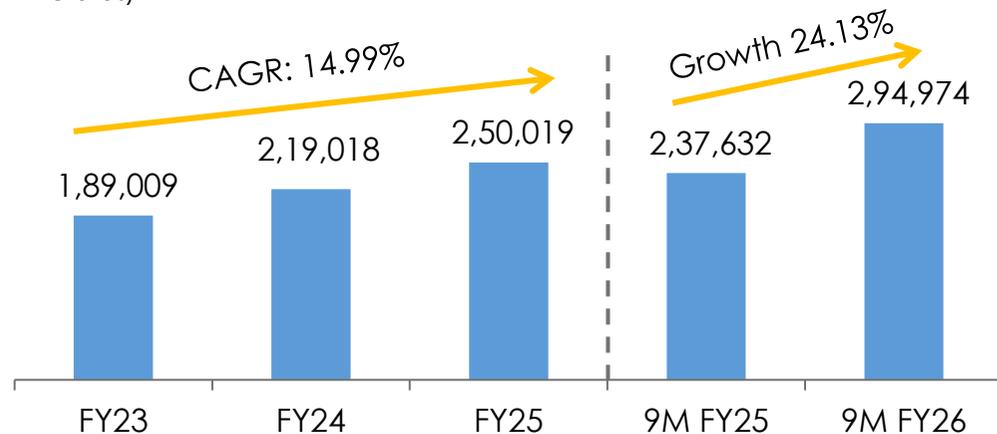
## Global Deposit

(INR crores)

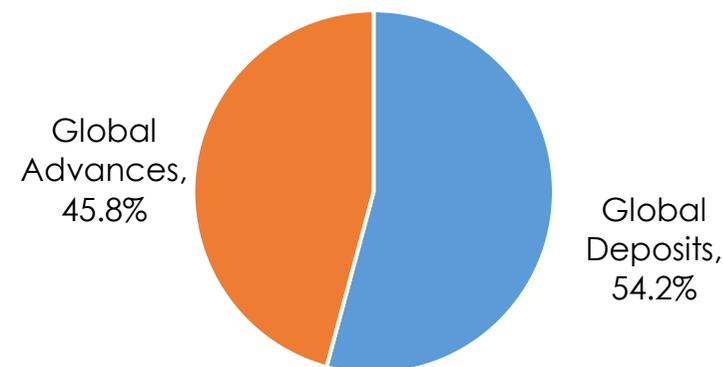


## Global Advances

(INR crores)



## Business Portfolio Share Dec '25

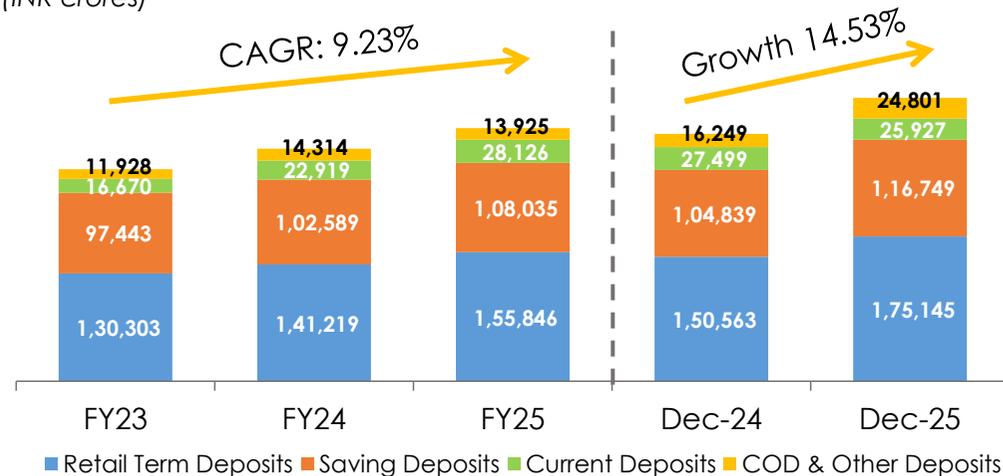


**The Bank has demonstrated strong growth in Deposits and Advances, of 14.48% and 24.13%, respectively.**

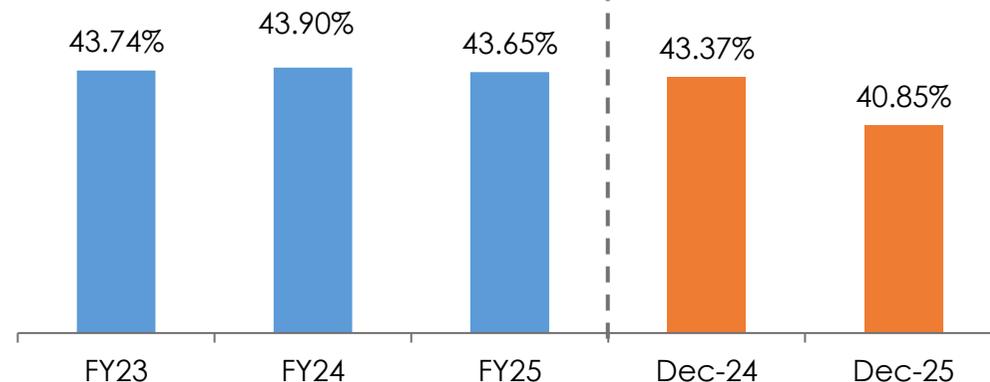
# Healthy Liability/Deposits Profile

## Domestic Deposit Profile

(INR crores)

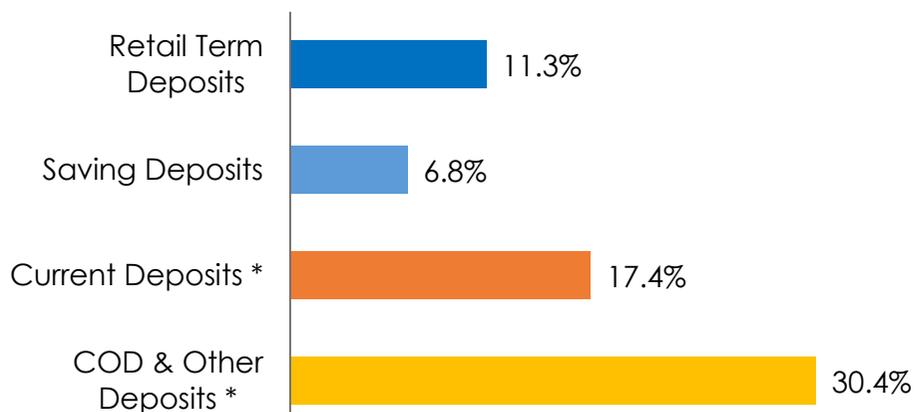


## CASA (%)



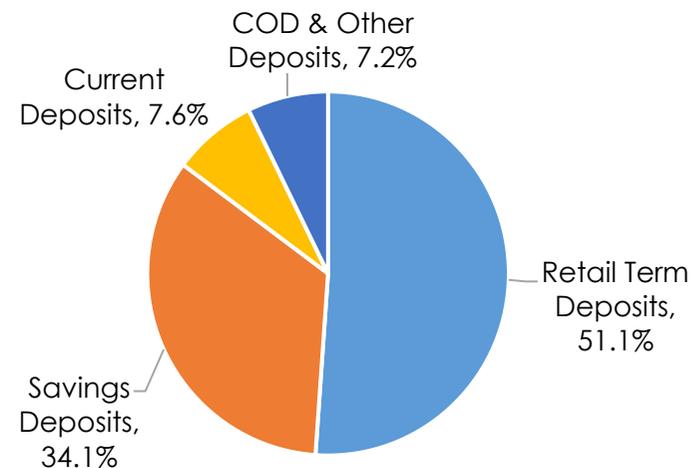
**Only 3 out of 12 PSU Banks including IOB have CASA beyond 40%**

## Domestic Deposit CAGR (Mar'23 – Dec'25) (%)



\*Growth appears to be disproportionately high due to a lower base

## Domestic Deposit Mix as on Dec'25 (%)



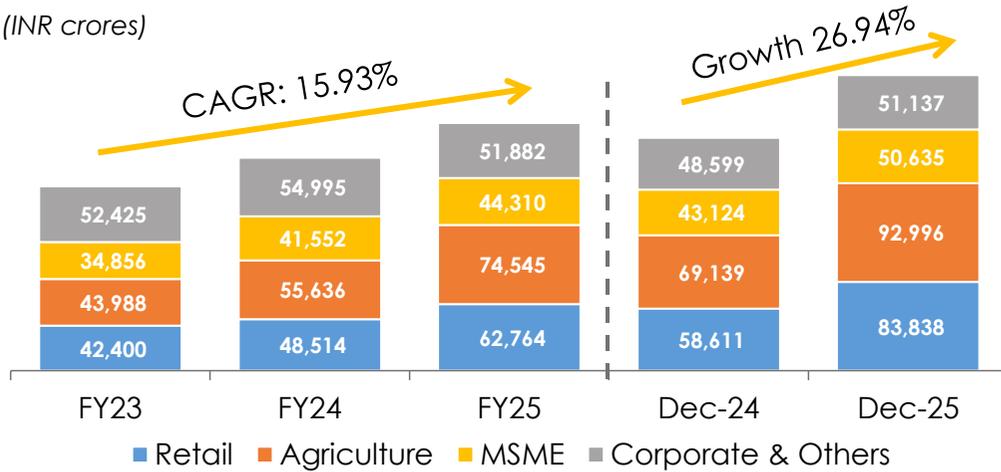
**Retail Term Deposits/Saving Deposits/Current Deposits comprise ~93% of Domestic Deposit Mix, which are more stable and low cost.**

# Healthy Loan Book Growth (1/2)

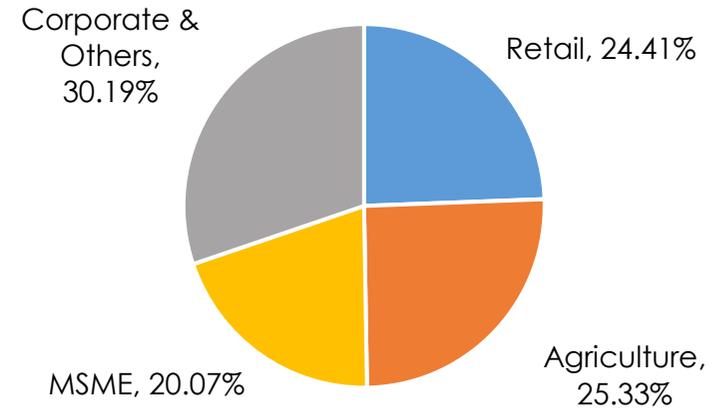
## Advance Mix

### Summation of Domestic Advances

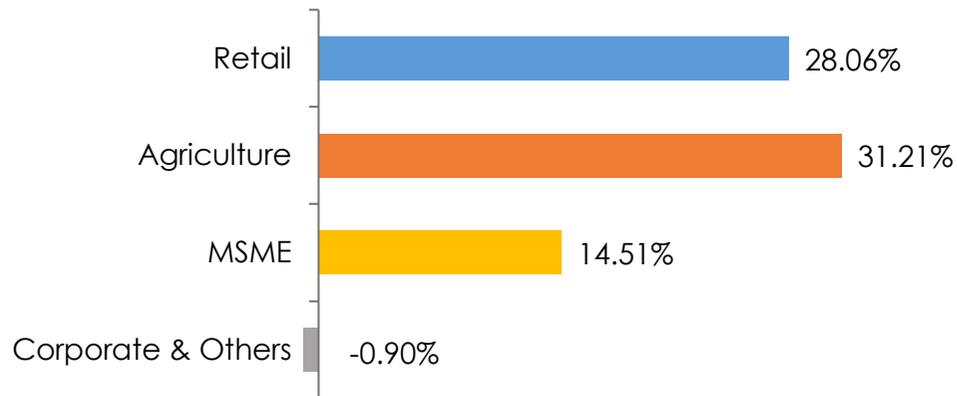
(INR crores)



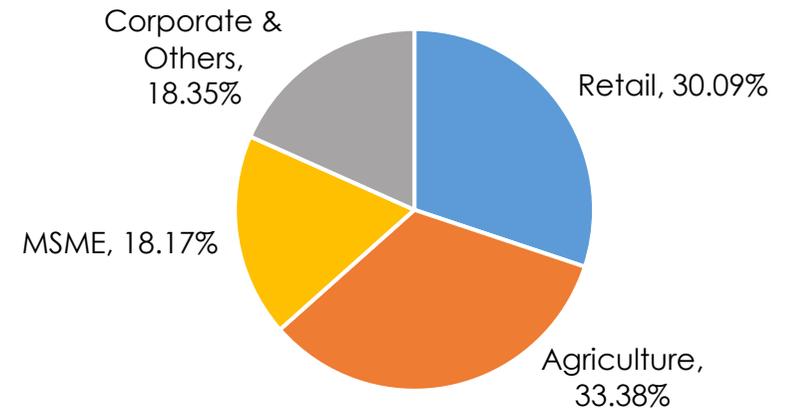
### Domestic Advances Mix as on Mar'23



### Domestic Advances CAGR (Mar'23 –Dec'25)



### Domestic Advances Mix as on Dec'25

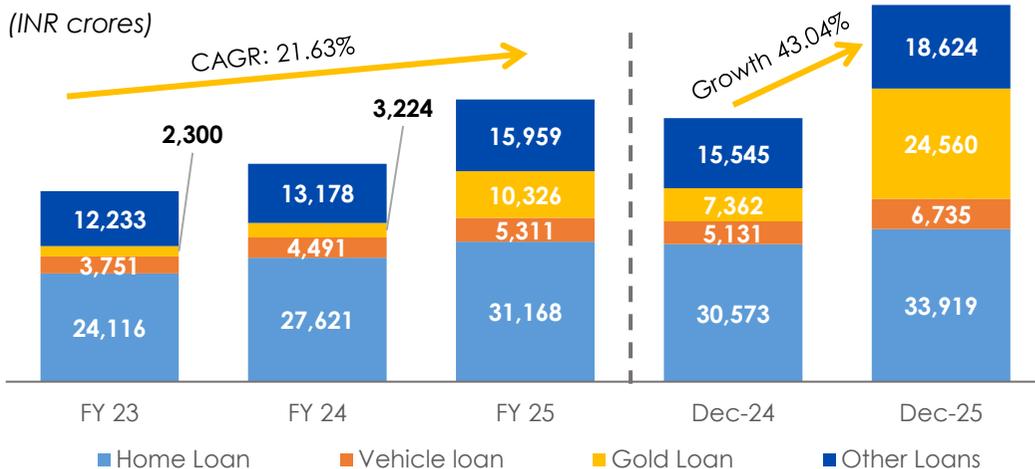


**RAM contribution in Domestic Advances has increased from ~ 70% in FY 23 to ~ 82% in Q3 2025, making for a more balanced, granular and risk diversified portfolio.**

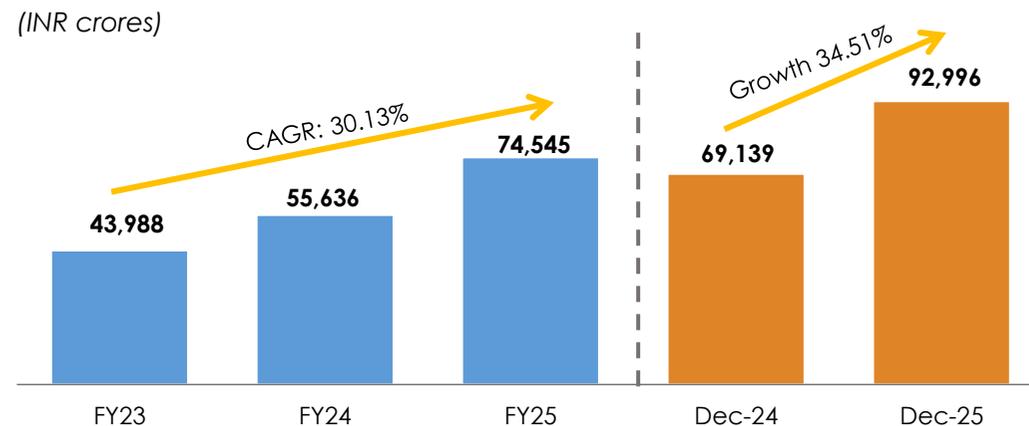
# Healthy Loan Book Growth (2/2)

## Segmental Advances Growth

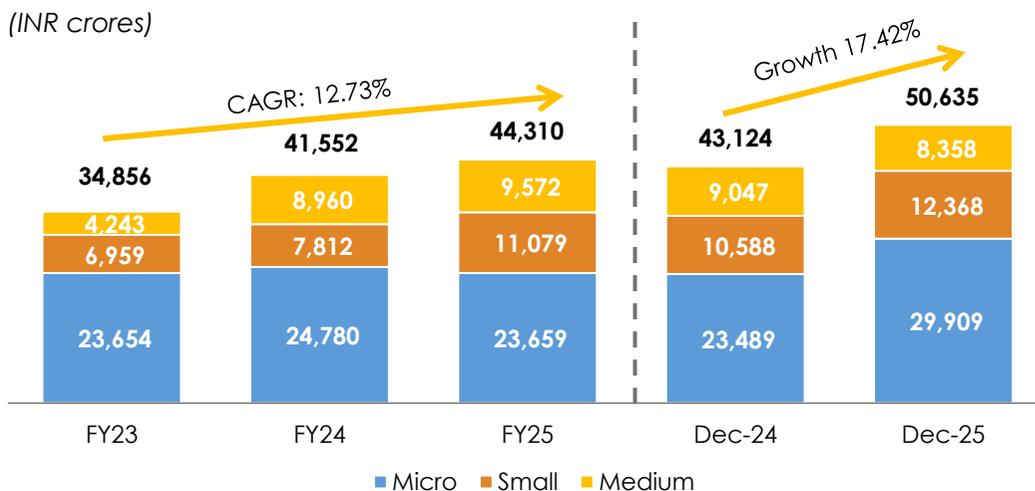
### Key Retail Areas Mix



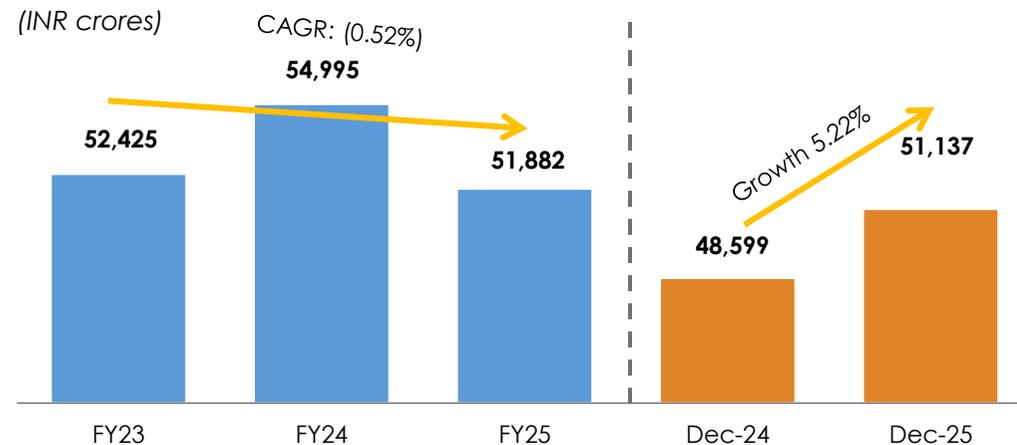
### Agriculture Advance



### MSME Advance Mix



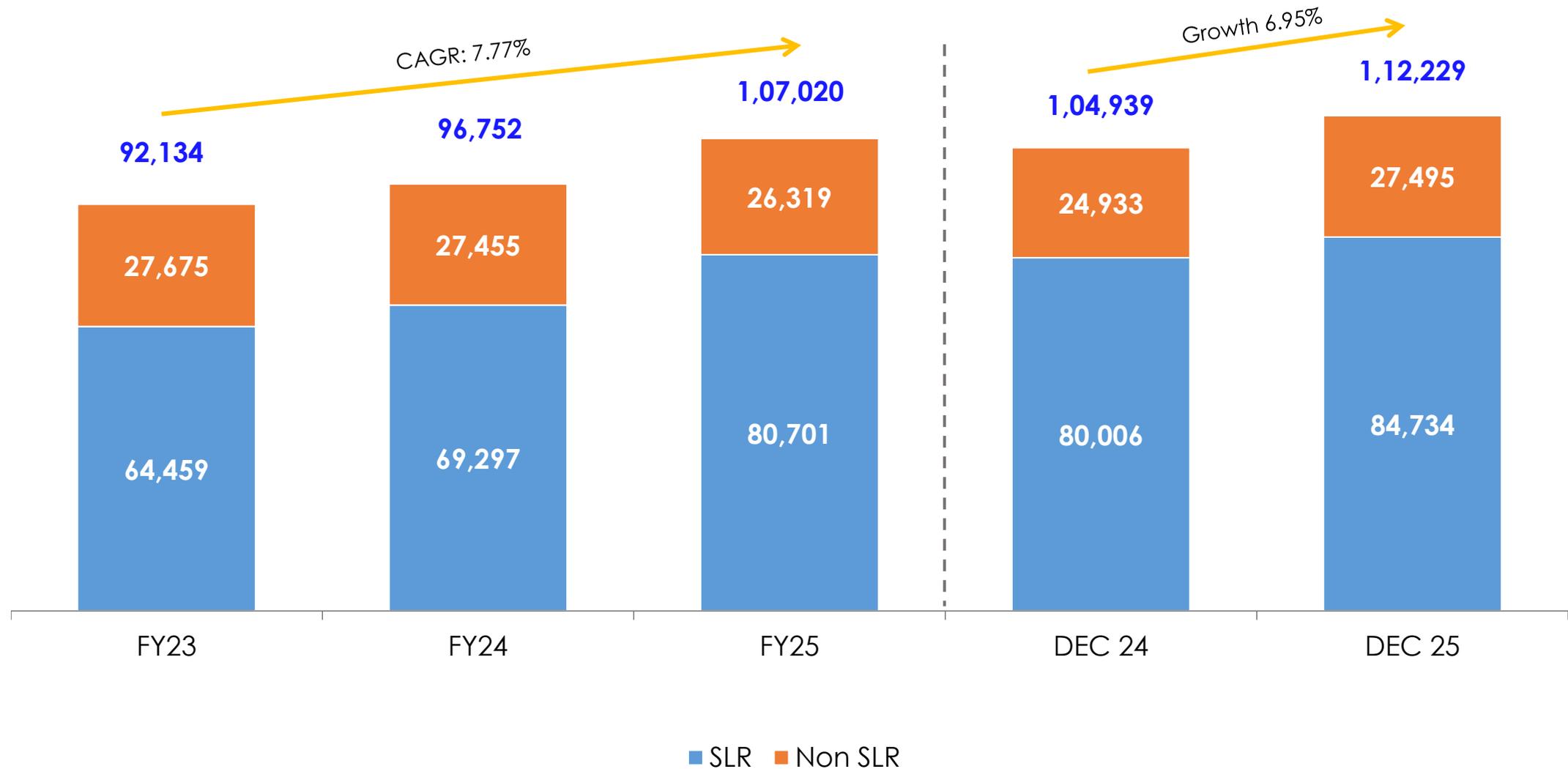
### Corporate & Other Advance



**Secular growth among sub segments of RAM while the Corporate book has been deliberately trimmed by shedding low-priced assets.**

# Investment Portfolio (1/1)

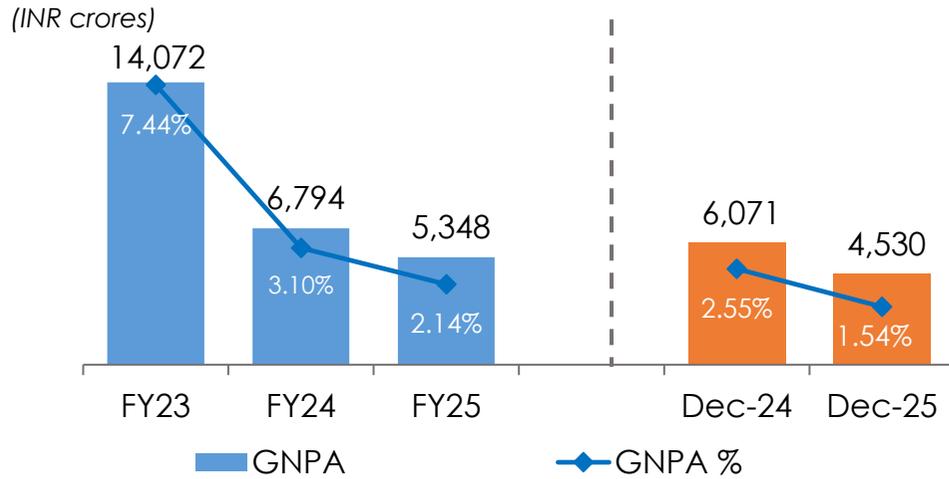
## Domestic Investment Portfolio



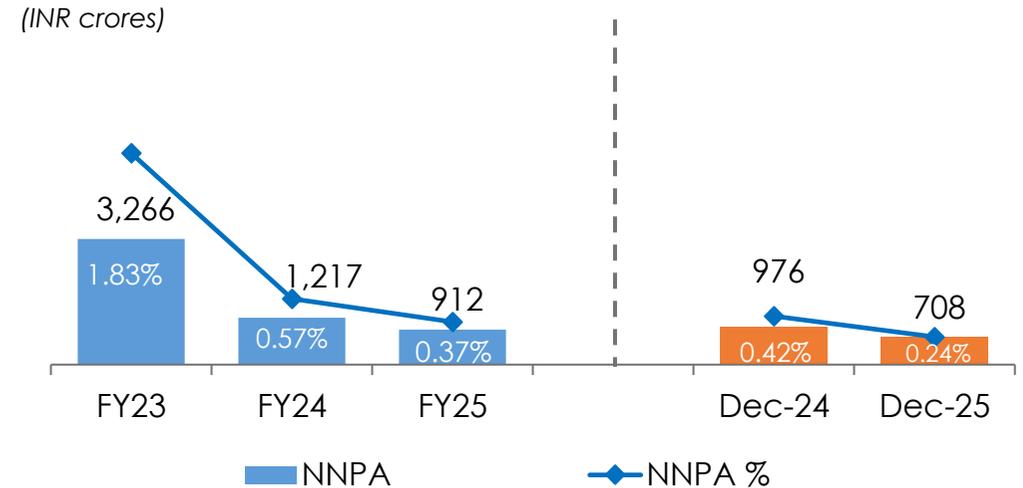
**Appreciation in Domestic Investment Portfolio is underpinned by a strategic alignment with Net Demand and Time Liabilities (NDTL) and industry-standard liquidity benchmarks.**

# Robust Asset Quality (1/2)

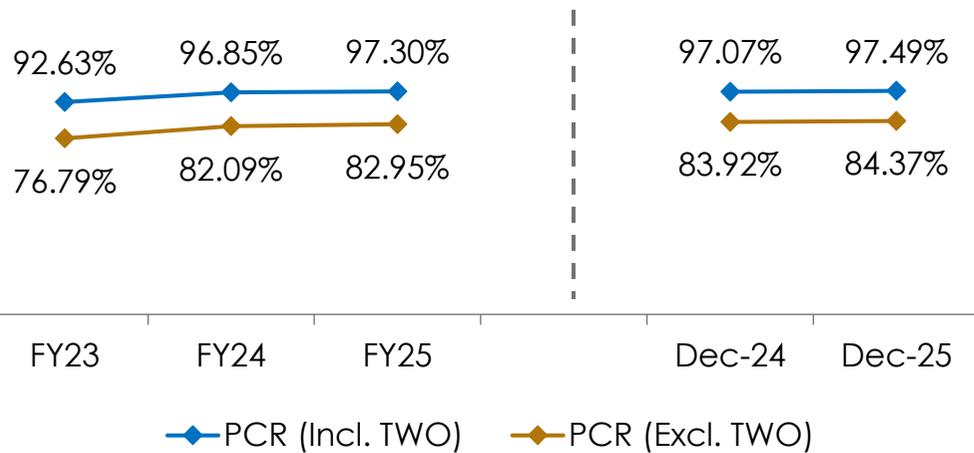
## Gross NPA



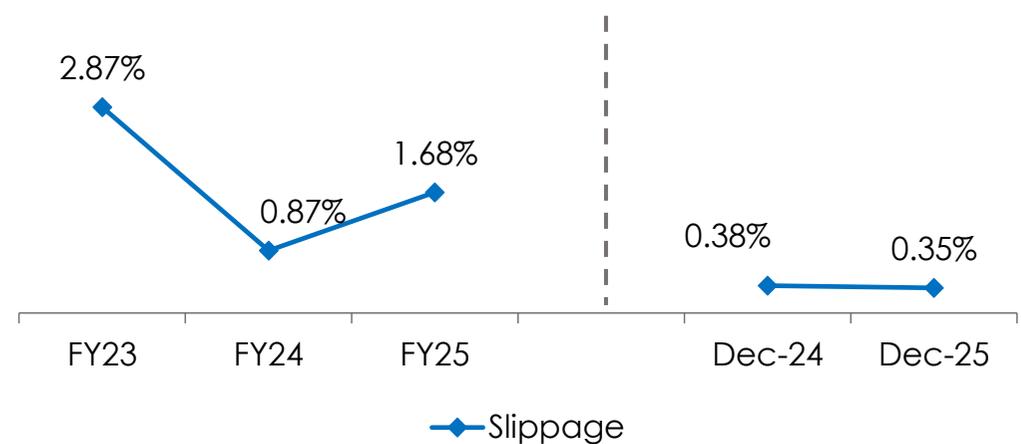
## Net NPA



## PCR



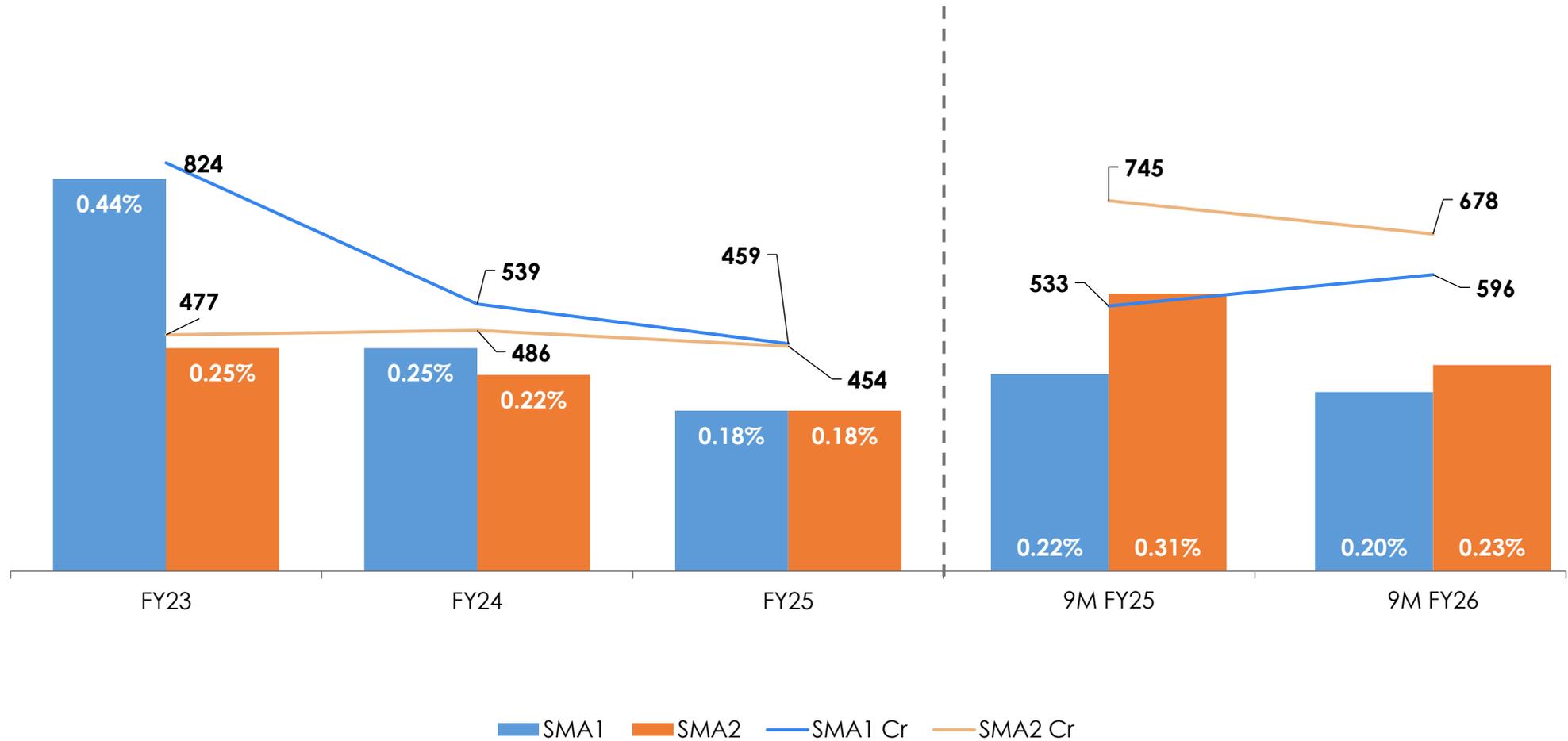
## Slippage



**Significant improvement in asset quality as reflected in the reduced NPA ratios which is further strengthened through very minimal slippages and a very high PCR.**

# Robust Asset Quality (2/2)

## SMA (5 Cr & above) as % of Gross Advances (Dec '25)



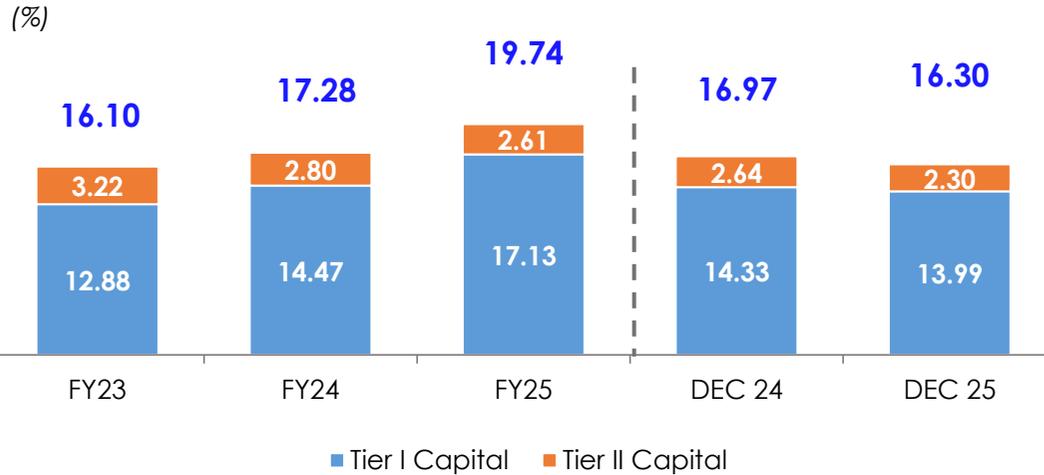
# Improved Credit Rating & Capital Adequacy (1/2)

Sr No	Rating Agency	Tier-II Bond Rating	Latest Rating Action	Long-term Issuer Rating		
				Rating Agency	Rating	Rating Action
1	India Ratings	AA/Positive	Rating affirmed Outlook revised to Positive on Feb 17, 2026	India Ratings	AA/Positive	Rating affirmed Outlook revised to Positive on Feb 17, 2026
2	CARE Ratings	AA/Stable	Reaffirmed on Feb 10, 2026	Global Credit Rating- Fitch Ratings		
				Key Rating Component	Rating	Rating Action
				Issuer Long Term Default rating	BBB- / Stable	Assigned on 26.02.2026
				Viability Rating	bb	Assigned on 26.02.2026
3	CRISIL Ratings	AA/Stable	Reaffirmed on June 26, 2025	Global Credit Rating- M/s S&P Global Ratings Singapore Pte		
				Key Rating Component	Rating	Rating Action
				Issuer Credit Rating	BBB/Stable/A2	Assigned on 27.02.2026
				Standalone Credit Profile (SACP)	bbb-	Assigned on 27.02.2026
4	ICRA Ratings	AA/Stable	Reaffirmed on Nov 19, 2025			
Certificate of Deposit						
	CARE Rating	A1+ (Highest Rating)				

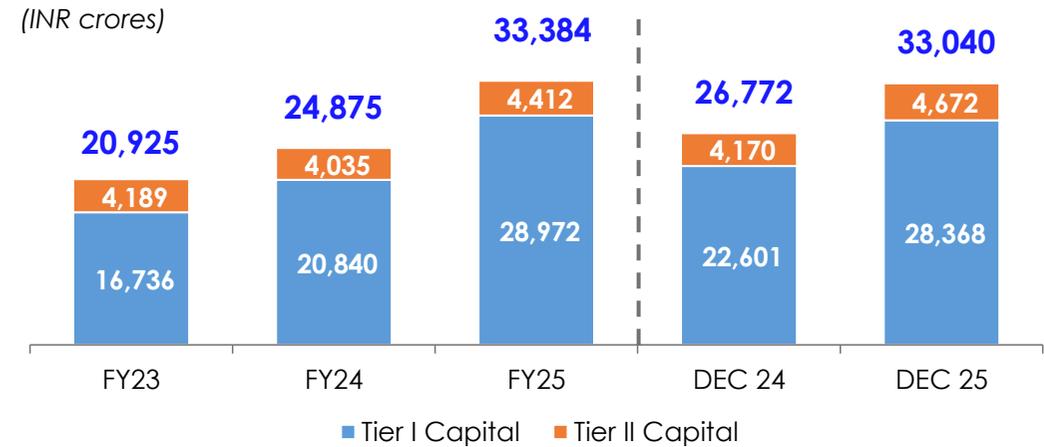
**IOB's Global credit ratings are in line with the ratings received by other Indian PSU Banks with an exception of only one Public Sector Bank.**

# Improved Credit Rating & Capital Adequacy (2/2)

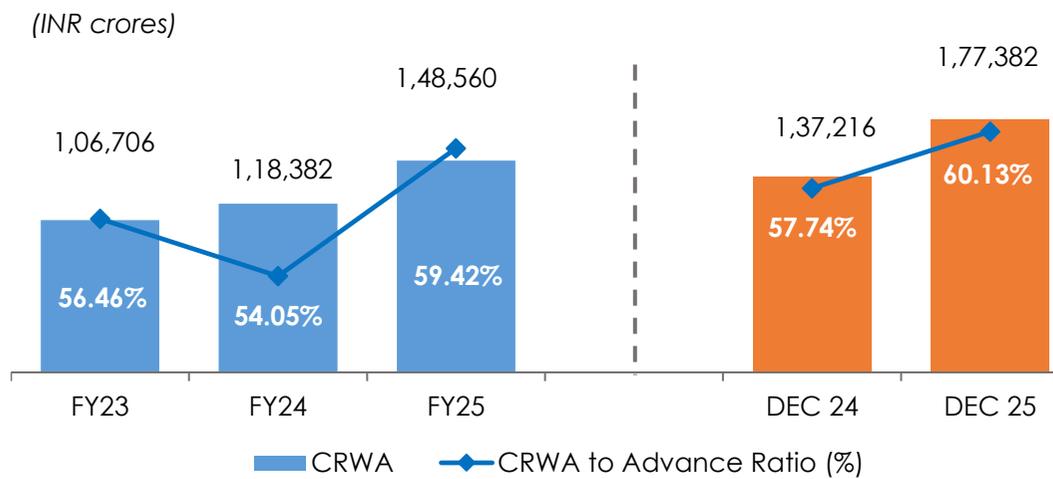
## CRAR



## Capital



## Credit Risk Weighted Asset (CRWA)

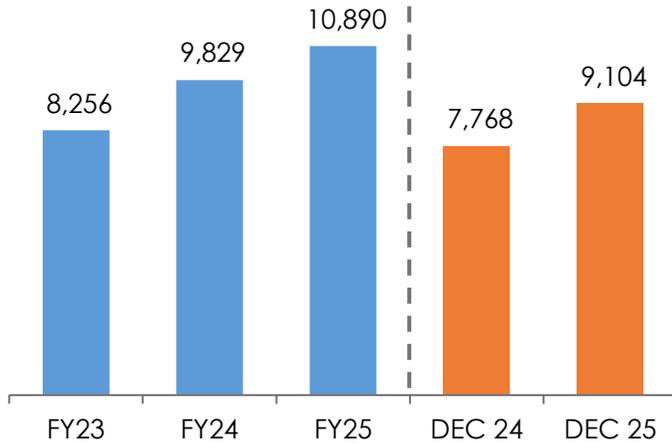


**Robust capital adequacy of 16.30% for 9M FY 2026, without considering profitability for 9M FY 2026**

# Financial Performance (1/3)

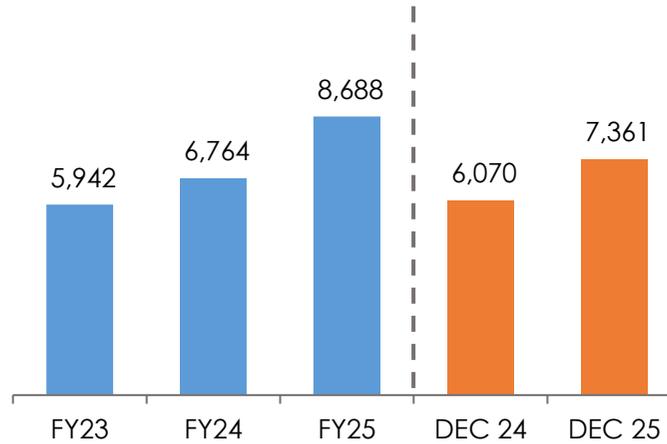
## Net Interest Income

(INR crores)



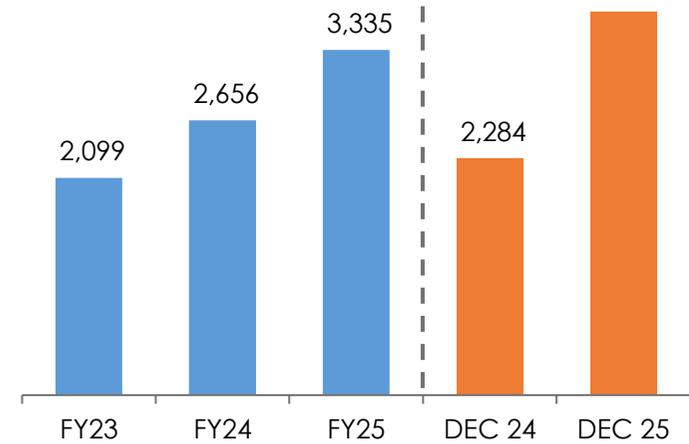
## Operating Profit

(INR crores)

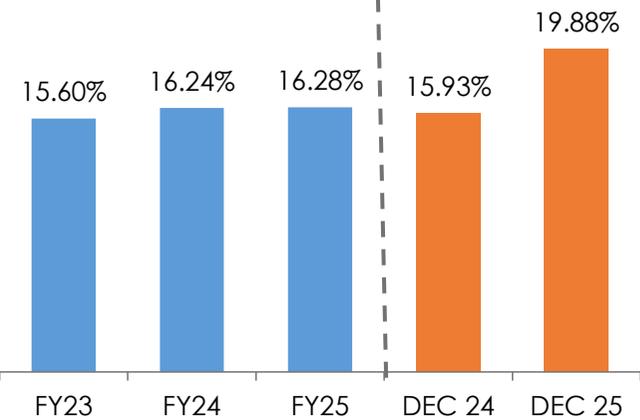


## Net Profit

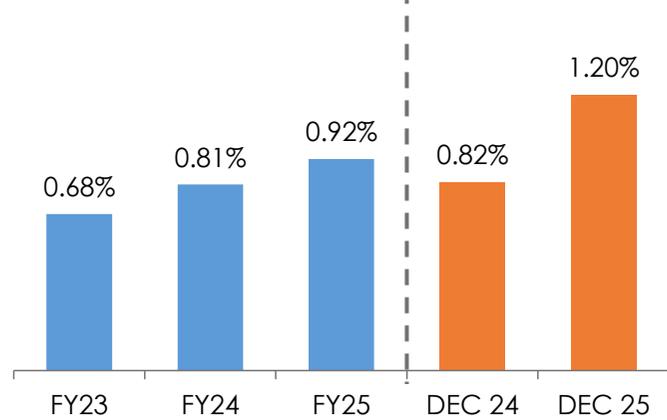
(INR crores)



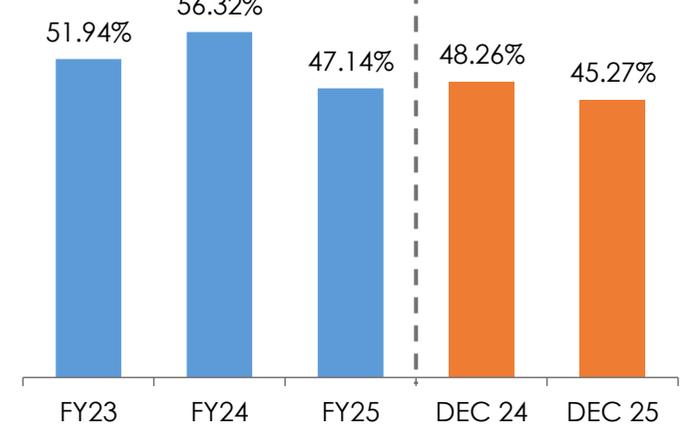
## Return on Equity \*



## Return on Asset \*



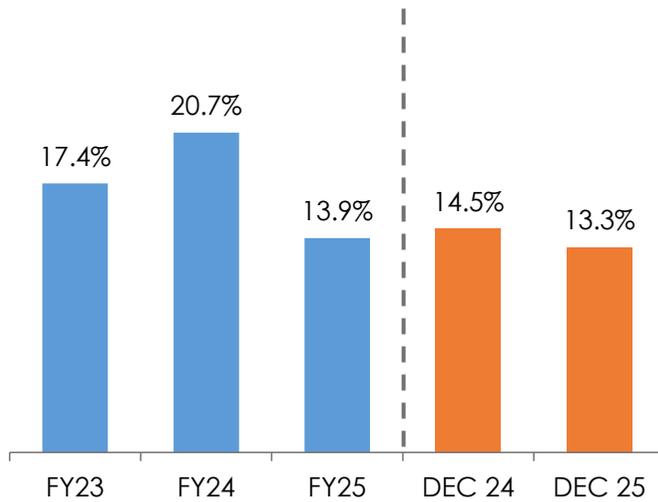
## Cost to Income Ratio \*



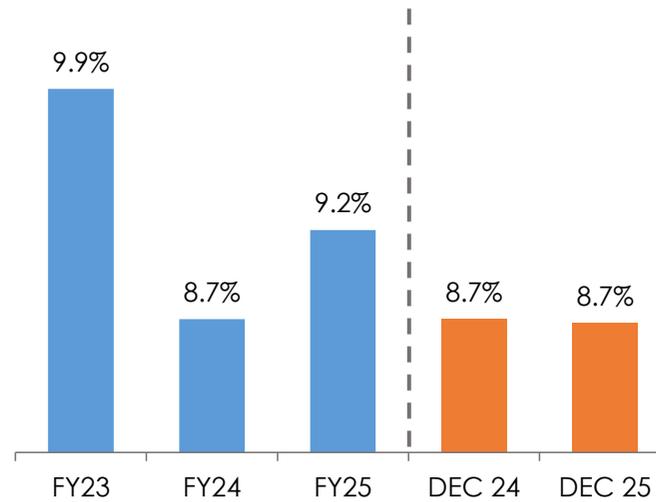
\*Annualised on nine month data for Dec 2024 & Dec 2025

# Financial Performance (2/3)

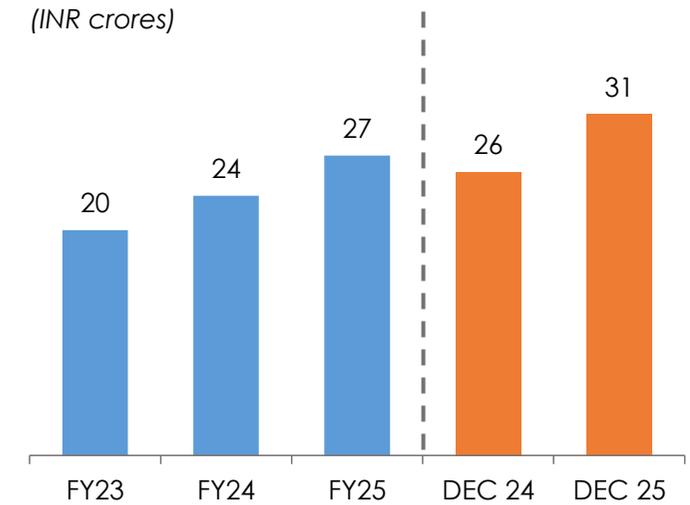
## Staff Cost to Income Ratio



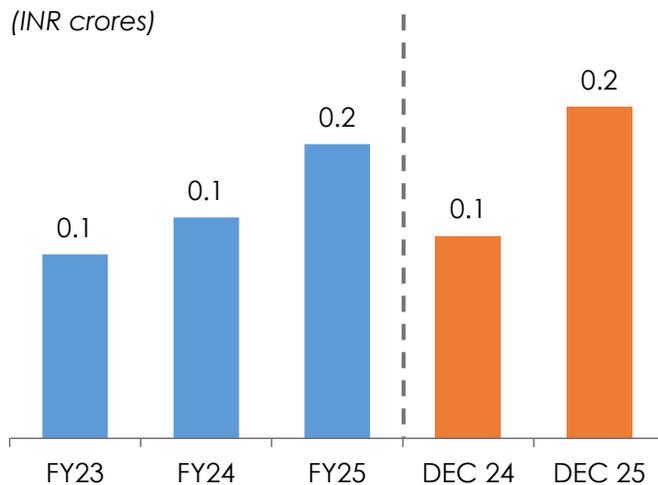
## Other Cost to Income Ratio



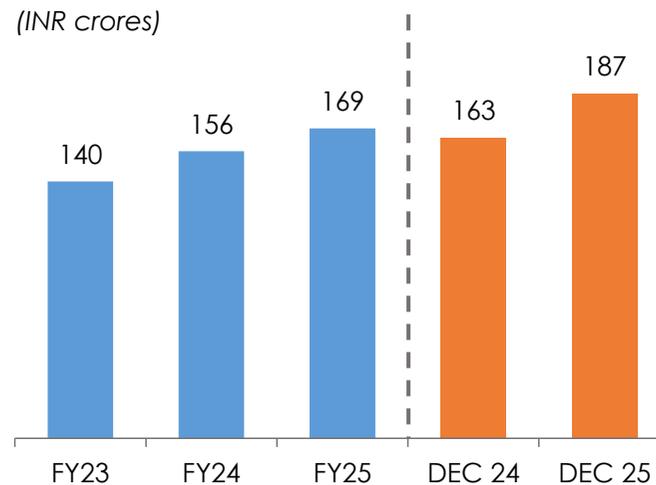
## Business Per Employee



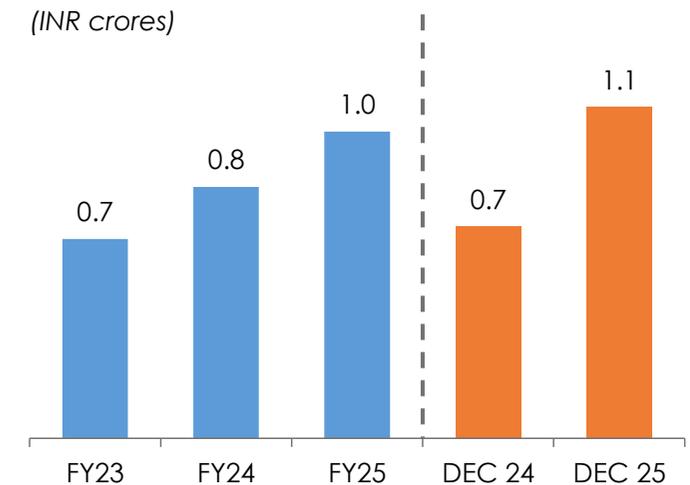
## Net Profit Per Employee



## Business Per Branch

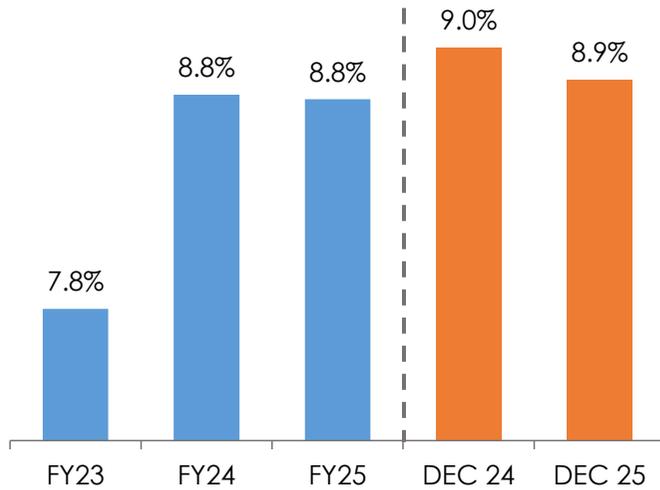


## Net Profit Per Branch

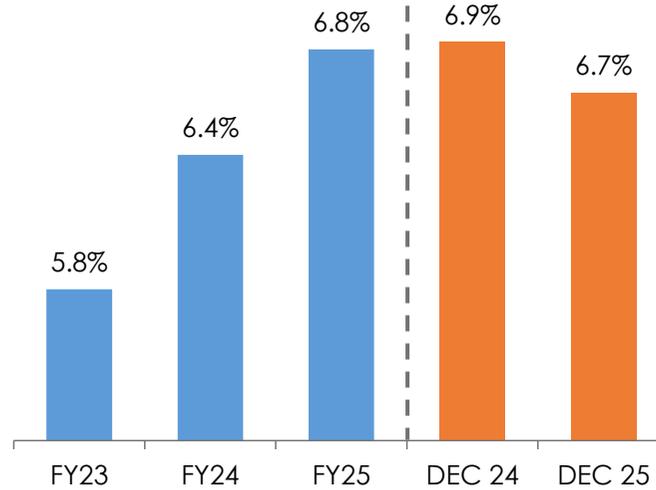


# Financial Performance (3/3)

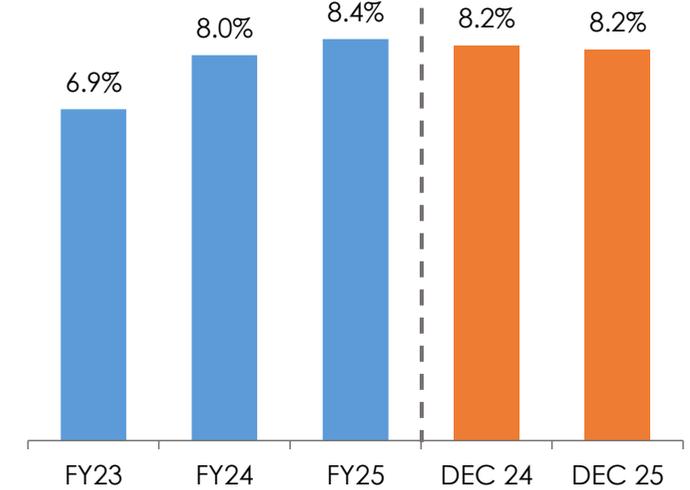
## Yield on Advances



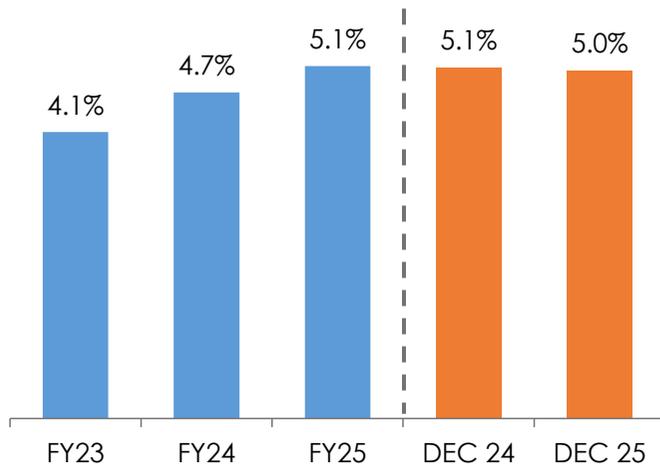
## Yield on Investment



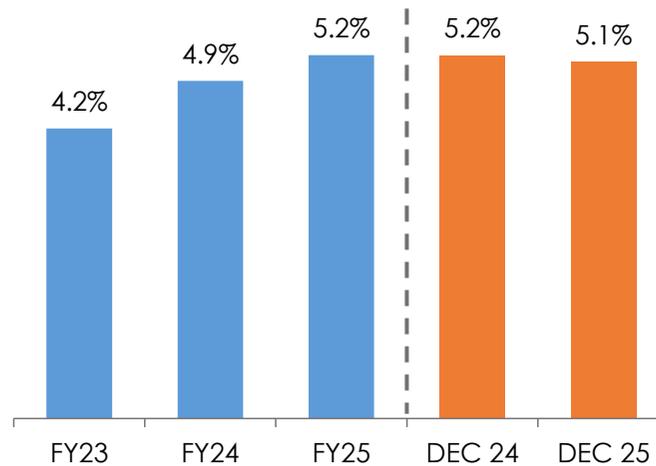
## Yield on Funds



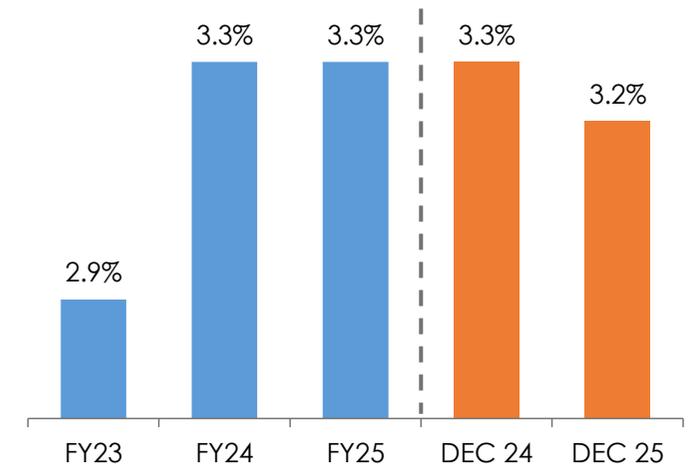
## Cost of Deposits



## Cost of Funds



## Net Interest Margin (NIM)



03

## Eminent Leadership

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**Shri Srinivasan Sridhar**

*Non-Executive Chairman*

- Financial services expert with over 30 years of experience gained internationally and in India
- Previously was on the board of Bank of Baroda as Shareholder director
- He was with Citigroup for 28 years and has worked in 6 countries across Asia, Africa, and Europe
- He is a B.Com (Hons.) graduate from Delhi University and is also a Qualified Chartered Accountant



**Shri Ajay Kumar Srivastava**

*Managing Director & CEO*

- A banker with over 36 years of experience in the Banking industry
- Served the Bank as Executive Director for more than five years and handled all the departments and portfolios during the period
- Previously associated with Allahabad Bank for about 27 years and was also appointed as Director on the Board of India Infrastructure Finance Company Limited(IIFCL) by Government



**Shri Joydeep Dutta Roy**  
*Executive Director*

- Banking career spanning over 29 years
- Has held multiple positions in Bank of Baroda across Leadership roles in HR, Head of Amalgamation, Strategy, Finance, BPR, Digital Projects, Joint Ventures & Subsidiaries and Field Business Heads.
- Served as Non-Executive Chairman of Bank of Baroda (UK) Ltd, and Baroda BNP Paribas Asset Management Co. Ltd.
- Also served as a director of National e-Governance Services Ltd (NeSL), PSB Alliance Ltd, India First Life Insurance Company Ltd, Nainital Bank, BoBCARDS Ltd, Bank of Baroda (Botswana) Ltd, Bank of Baroda (Tanzania) Ltd, Baroda Global Shared Services Ltd
- Holds an Honours degree in Economics from Delhi University, besides being a law graduate and an MBA from the Narsee Monjee Institute of Management Studies



**Shri T. Dhanaraj**  
*Executive Director*

- Long experience in key banking areas, including Branch Head roles (Rural & Corporate), Agriculture Credit, MSME, and HR
- Was a Director on the Board of NABKISAN, a Subsidiary of NABARD and on the Board of Saptagiri Grameena Bank, an RRB sponsored by Indian Bank
- Holds an Agricultural Engineering Degree from Tamil Nadu Agricultural University
- Completed 'Executive program in HR Analytics' (EPHRA) from IIM, Lucknow



**Ms. Neelam Agrawal**  
*Govt. Nominee Director*

- An officer of 2008 batch of Indian Revenue Service
- Wide experience of over 10 years of handling various challenging assignments in the Income Tax Department
- Currently posted as Director, Department of Financial Services, Ministry of Finance, Government of India



**Shri Thomas Mathew**  
*RBI Nominee Director*

- Mr. Thomas Mathew retired as the Principal Chief General Manager of Reserve Bank of India at the end of November 2025.
- He was the Regional Director of RBI for Kerala and Lakshadweep. Prior to that Shri Thomas Mathew was Chief General Manager in the Department of Regulation (DoR) of RBI
- He was also the Regional Director of RBI for Jammu & Kashmir and Ladakh. He joined the Reserve Bank in 1990 as an Officer in Grade B and has worked in different departments including Currency Management (Issue Department), Clearing House, Department of Banking Supervision, etc., in different offices and the Central Office of RBI.
- He had earlier served as RBI Nominee Director on the Board of Central Bank of India and Additional Director on the Board of Tamilnadu Mercantile Bank.



## Shri B. Chandra Reddy

*Part-Time Non-Official Director*

- Shri B. Chandra Reddy has been re-nominated as Director of Indian Overseas Bank on April 11, 2025.
- He has experience in Auditing. Prior to this he was Statutory Bank Auditor in Union Bank of India during 2020-2021.
- Further, he also worked in various capacities in different Private Sector Companies.



## Shri Deepak Sharma

*Part-Time Non-Official Director*

- Shri Deepak Sharma has been re-nominated as Director of Indian Overseas Bank with effect from 11 April 2025. He has over 24 years of leadership experience with expertise in regulatory affairs, financial structuring, strategic investments, and corporate governance.
- He brings board-level experience in the banking and financial services sector, contributing to areas such as risk oversight, regulatory compliance, credit governance, and strategic planning.
- He has also been actively involved in the real estate sector, particularly in land acquisition, project evaluation, and investment strategy.
- Shri Sharma holds an LL.M. specializing in Real Estate Laws and a Post Graduate Diploma in International Business (PGDIB) from the Indian Institute of Foreign Trade (IIFT).



## Shri G Venkataramanan

*Shareholder Director*

- Shri G. Venkataramanan has been appointed as Shareholder Director of Indian Overseas Bank representing shareholders other than the Government of India with effect from December 3, 2025.
- He brings over 35 years of experience in the life insurance sector, primarily with the Life Insurance Corporation of India. During his tenure, he played a key role in strengthening LIC's South Zone across multiple business verticals including bancassurance, group business, and customer relationship management. He superannuated from LIC on 31 July 2025 as Zonal Manager In-Charge of the South Zone, Chennai, in the rank of Executive Director.
- Shri Venkataramanan holds a degree in Mathematics and is an Associate of the Insurance Institute of India.



## Shri Suresh Kumar Rungta

*Part-Time Non-Official Director*

- Shri Suresh Kumar Rungta has been re-nominated as Director of Indian Overseas Bank on April 11, 2025. He has actively participated in various social activities in the State of Bihar as Treasurer.
- He has also actively participated as member of Advisory Committee of Bihar VAT (since 2005). Further he has authored Several books.

04

## Digital and ESG Initiatives

---

# 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. **IOB Nest**, a Society Management App linking Bank to Societies & Residents.

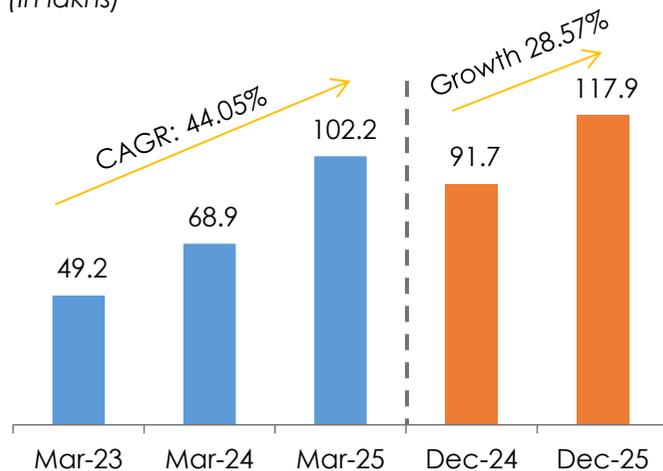


**Product Enhancement:** Released BHIM IOB UPI with enhanced user experience in Android. iOS app also released in August 2024

# Impact of Digital Infrastructure

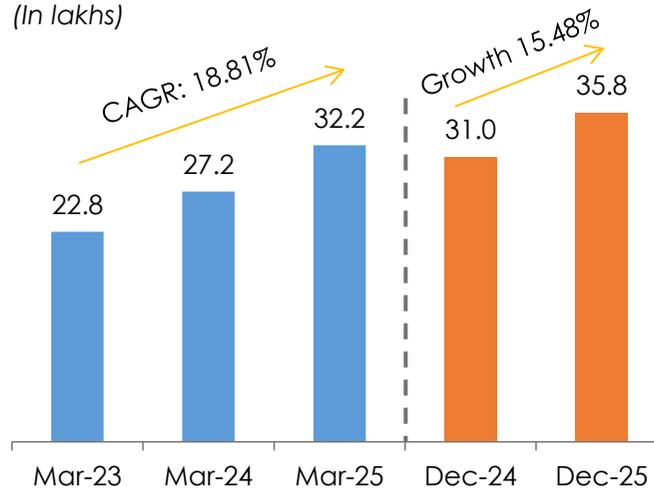
## Mobile Banking Users

(In lakhs)



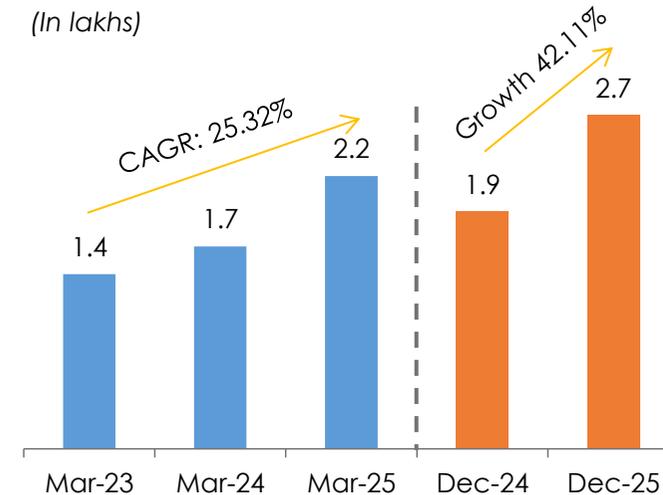
## Retail Internet Banking Users

(In lakhs)



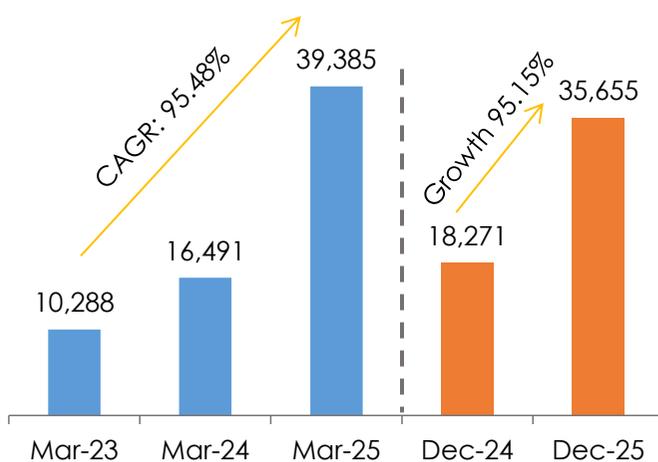
## Corporate Internet Banking Users

(In lakhs)



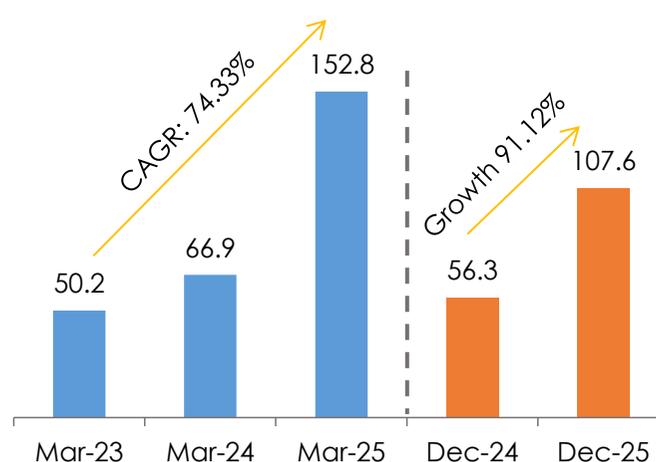
## No of UPI Transactions

(In lakhs)



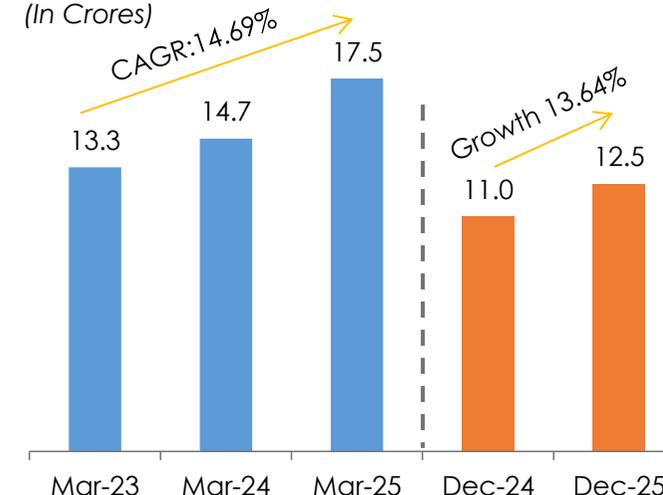
## No of Mobile Banking Transactions

(In lakhs)



## No of ATM/CDM Transactions

(In Crores)



## E NVIRONMENTAL

## S OCIAL

## G OVERNANCE

	IOB Vehicle Loan for E-Bike/Car		Various IOB Credit Scheme for Women		Robust Governance mechanism and Oversight
	IOB Tejas for Renewable Solar Energy Equipment and also Credit Facility to Windmills		Financial Literacy Centers (SNEHA)		Effective Monitoring
	Signatory of the Partnership for Carbon Accounting Financials (PCAF)		Friendly Work Environment & Employee Well-being		Customer Right Policy
	Paperless Banking		The Sakthi-IOB Chidambaram CHETTIAR Memorial Trust		Effective Customer Grievance Redressal Machinery
	IOB Green Deposit Scheme Introduced- with additional interest rates for Super Senior/Senior Citizens		Financial Inclusion & Outreach		Robust Information Security and Enterprise Data Management

05

# Financial Statements

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# Standalone Income Statement

(INR crores)

Particulars	FY23	FY24	FY25	9M FY2025 Dec 24	9M FY2026 Dec 25
Interest Income	19,401	24,050	28,131	20,497	23,407
Other Income	4,108	5,656	5,545	3,964	4,346
<b>Total Income</b>	<b>23,509</b>	<b>29,706</b>	<b>33,676</b>	<b>24,461</b>	<b>27,752</b>
Interest Expenses	11,145	14,221	17,241	12,730	14,303
Operating Expenses	6,422	8,722	7,747	5,661	6,088
<b>Total Expenditure</b>	<b>17,567</b>	<b>22,943</b>	<b>24,988</b>	<b>18,391</b>	<b>20,391</b>
<b>Operating Profit</b>	<b>5,942</b>	<b>6,763</b>	<b>8,688</b>	<b>6,070</b>	<b>7,361</b>
Provisions & Contingencies	3,594	3,350	4,176	3,113	2,752
<b>Profit before Tax</b>	<b>2,348</b>	<b>3,413</b>	<b>4,512</b>	<b>2,957</b>	<b>4,609</b>
Less: Taxes	249	757	1,177	674	906
<b>Profit after Tax</b>	<b>2,099</b>	<b>2,656</b>	<b>3,335</b>	<b>2,284</b>	<b>3,703</b>

# Standalone Balance Sheet

(INR crores)

Particulars	FY23	FY24	FY25	9M FY2025 Dec 24	9M FY2026 Dec 25
<b>Capital &amp; Liabilities</b>					
Capital	18,902	18,902	19,256	18,902	19,256
Reserves & Surplus	6,361	9,040	13,284	10,358	16,997
Deposits	2,60,883	2,85,905	3,11,939	3,05,121	3,49,302
Borrowings	20,804	30,387	42,228	43,097	46,805
Other Liabilities & Provisions	6,796	7,799	8,308	8,936	15,756
<b>Total Liabilities</b>	<b>3,13,746</b>	<b>3,52,034</b>	<b>3,95,015</b>	<b>3,86,414</b>	<b>4,48,117</b>
<b>Assets</b>					
Cash & Balances with RBI	17,148	16,905	18,115	16,706	14,390
Balances with Banks	3,459	1,650	2,955	6,804	6,392
Investments	94,170	99,632	1,11,045	1,09,103	1,16,196
Net Advances	1,78,053	2,13,319	2,45,555	2,32,506	2,91,123
Fixed Assets	3,710	3,740	4,655	3,705	5,020
Other Assets	17,206	16,789	12,690	17,590	14,996
<b>Total Assets</b>	<b>3,13,746</b>	<b>3,52,034</b>	<b>3,95,015</b>	<b>3,86,414</b>	<b>4,48,117</b>

# Standalone Cash Flow Statement

(INR crores)

Particulars	FY23	FY24	FY25	HY1-26
<b>Cash Flow from Operating Activities</b>				
Net Profit / (Loss) After Tax	2,099	2,656	3,335	2,337
Add: Provision for Tax	249	757	1,177	904
<b>Net Profit / (Loss) before Tax</b>	<b>2,348</b>	<b>3,413</b>	<b>4,511</b>	<b>3,241</b>
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)
<b>Net Cash Flow Generated from Operating Activities</b>	<b>(15,595)</b>	<b>(1,165)</b>	<b>2,963</b>	<b>2,990</b>
<b>Cash Flow from Investing Activities</b>				
Sale / disposal of Fixed Assets	23	6	49	11
Purchase of Fixed Assets	(582)	(365)	(615)	(477)
<b>Net Cash Generated from Investing Activities</b>	<b>(559)</b>	<b>(359)</b>	<b>(565)</b>	<b>(465)</b>
<b>Cash Flow from Financing Activities</b>				
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)
<b>Net Cash Flow Generated from Financing Activities</b>	<b>(12)</b>	<b>(528)</b>	<b>117</b>	<b>(309)</b>
<b>Cash and Cash Equivalent the beginning of the year</b>	<b>36,773</b>	<b>20,607</b>	<b>18,554</b>	<b>21,609</b>
Net Increase in Cash and Cash Equivalent	(16,166)	(2,053)	2,515	2,214
<b>Cash and Cash Equivalent the end of the year</b>	<b>20,607</b>	<b>18,554</b>	<b>21,059</b>	<b>23,283</b>

06

## Key Growth Strategies

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## Continued Focus on Improving Overall Operating Performance

- Creating an organizational culture of Excellence through Quality Business growth and productivity improvements.
- Optimizing operational efficiencies through technology enhancements and process streamlining.

## Focus on Increasing Profitability

- To ensure sustained profitability growth through various Income & Cost levers, focus on RAM and increasing fee-based income.
- Pursue strategic relationships with corporate entities and Government departments to provide products to their employees and customers.

## Focus on Portfolio Quality and Improving Capital Optimization

- Improved sourcing, slippage control and continuous monitoring.
- 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 lines.

## Expand Bank's Network and Customer Base

- Increasing banking outlets and customer touch-points to cover more districts and widen customer base.
- To ensure higher levels of customer satisfaction through improved experience in all our Banking Channels and advanced customer support services.

07

## Awards & Accolades

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- IOB has been recognized as the winner in then Special Initiative Citation category in the EASE 7.0 Reforms.
- IOB received First Prize awarded by IBA CIBIL for the best Data Quality Index in MFI segment for BFSI group.
- IOB stands as the First Public Sector Bank in India for securing ISO 31000:2018 certification for Bank's Enterprise Risk Management
- ICAI Awards for Excellence in Financial Reporting under "Silver" category for commended Annual Report in Category of Public Sector Banks.

- IOB honoured with the SKOCH Award 2025.
- IOB has been ranked First among PSBs for effective Grievance Redressal in CPGRAMS complaints based on Grievance Redressal Assessment and Index Score by Department of Financial Services (DFS), Ministry of Finance, Government of India.
- IOB has received National Award for outstanding performance in SHG linkage 2024-25 by Ministry of Rural Development, Government of India.
- IOB was honoured with 04 prestigious award at IBA's 21<sup>st</sup> Annual Banking Technology Conference & Citation 2024- 25.

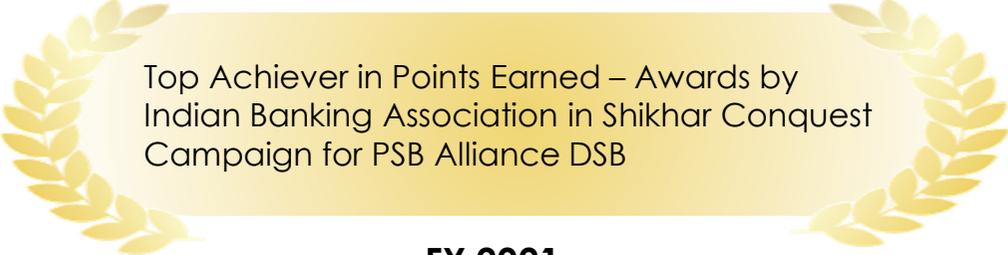
## FY 2026

- 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

- 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
- ICAI Awards for Excellence in Financial Reporting under "Plaque" category for commended Annual Report in Category I – Public Sector Banks
- SKOCH Award 2024 for its initiatives in the area of compliance

## FY 2025

## FY 2024

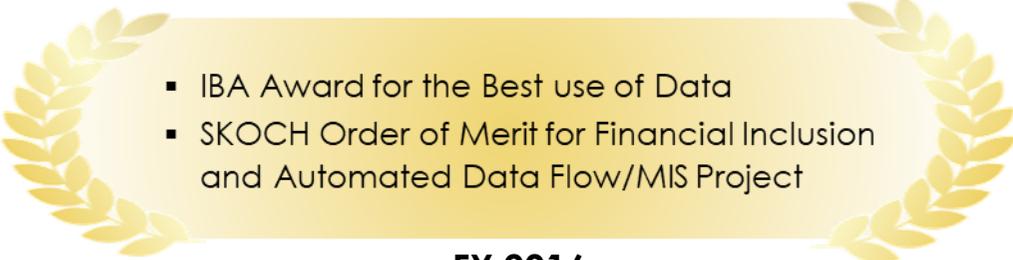


Top Achiever in Points Earned – Awards by Indian Banking Association in Shikhar Conquest Campaign for PSB Alliance DSB

**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**

- 
- Bankers Excellence Award from Rotary International USA.
  - National Award For Excellence in Msme lending and PMEGP programme in South Zone

**FY 2013**

08

## Summary

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1

## Established Industry Presence

- Strong brand recall in South India and 90 years long operating history.
- Pan India presence with International operations in four countries – Hongkong, Singapore, Sri Lanka and Bangkok.
- Extensive branch network comprising of over 19,000 Customer touch-points which include 3,438 branches, 3,622 ATMs and 11,959 BCs serving a broad range of customers in rural, urban, semi-urban and metro regions.

2

## Existing Solid Business Franchise

- The Bank has robust existing solid business as demonstrated below: (INR in Crores)

Particulars	9M FY 2026	9M FY 2025	Growth %
Global business	6,44,276	5,42,753	18.71%
Global Deposits	3,49,302	3,05,121	14.48%
Global Advances	2,94,974	2,37,632	24.13%

- Retail Term Deposits/Saving Deposits/Current Deposits comprise ~93% of Domestic Deposit Mix, which are more stable and low cost. Moreover, only 3 PSU Banks presently have CASA beyond 40% & IOB is one of them.
- The RAM Segment contributes ~ 82% of domestic advances in December 2025 thus making advance book very granular.
- IOB provides banking services to large and small to medium corporations, institutions and state-owned enterprises, as well as commercial, agricultural, industrial and retail customers, both resident and non-resident Indians.
- Asset quality has witnessed Significant improvement with GNPA%, NNPA% and PCR% (Including TWO) at 1.54%, 0.24% and 97.49% presently.
- The Global credit ratings of IOB by M/s S&P Global Ratings Singapore Pte. Ltd. and M/s. Fitch Ratings Ltd. are in line with other PSU banks.
- Robust capital adequacy of 16.30% with Tier I Capital contributing to ~ 14% for 9M FY 2026 (without considering profitability for 9M FY 2026).

2

## Existing Solid Business Franchise

- Robust profitability metrics as the Bank has recorded NII, Operating Profit and Net Profit of INR 9,104 crore, INR 7,361 crore and INR 3,703 crore, respectively in 9M FY 2026.
- Bank demonstrated good return ratios of ROE, ROA and NIM of 19.88%, 1.20% and 3.2%, respectively in 9M FY 2026.

3

## Experienced Leadership Team

- Leadership consists of banking professionals with years of experience in national banks and financial services at various levels
- Board is supported by a team of experienced senior management professionals.

4

## Emphasis on Leveraging Digital Technology Capabilities

- Offers technology-based banking as well as transaction platforms
- Bank has seen massive growth in Mobile Banking users, Retail Internet Banking users, Corporate Internet Banking users, Number of UPI transactions and Number of Mobile banking transactions.
- Bank has been a pioneer in implementing various ESG initiatives wherein bank is promoting:
  - Environmental causes through paperless banking, Vehicle loans to E-Bikes/Cars, Loans towards Renewable / Solar Energy.
  - Social causes through credit schemes for women and financial literacy and extensive financial inclusion outreach.
  - Governance causes through robust Governance mechanisms & oversight, Customer Right policy, effective grievance redressal machinery and robust information security & Enterprise Data Management.

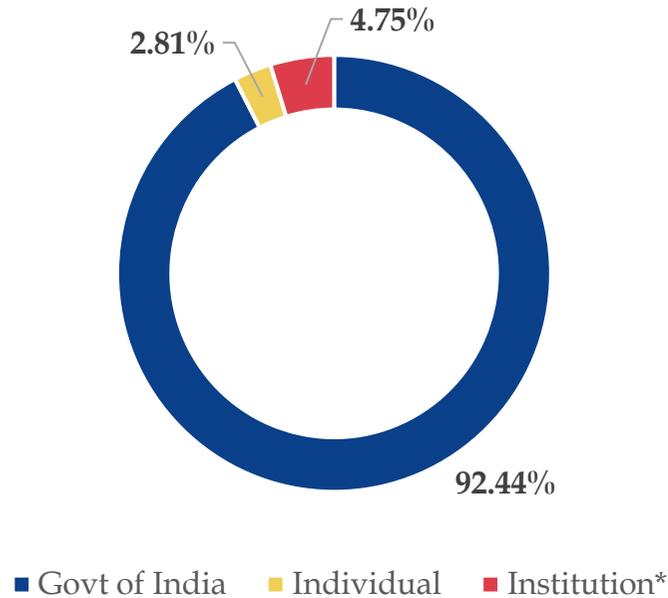
09

# Appendix

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# Shareholding and Stock Performance of the Bank

## Shareholding Pattern as on 31.12.2025



## Share Price Performance

### IOB Share Price Performance – Last 3 Years



Institutions*	Shareholding %
Insurance Company	3.72
Mutual Fund	0.18
FI/Banks	0.37
FPIs	0.35
Other Body Corporates	0.13
<b>Institutions Total</b>	<b>4.75</b>

Particulars	Share Price in INR (Mar 23-Mar 26)
High	79.73
Low	21.17
Mean	44.23
Median	40.23

**Indian Overseas Bank's stock has given 37.26% returns over the last 3 years at a CAGR of 11.12%**

Note: Market data as on March 13, 2026 sourced from BSE

# Improving Asset Quality (1/3)

## Movement in NPA

(INR crores)

Sr No	Particulars	FY23	FY24	FY25	DEC 24	DEC 25
<b>1</b>	<b>Opening Gross NPAs</b>	<b>15,299</b>	<b>14,072</b>	<b>6,794</b>	<b>6,249</b>	<b>5,078</b>
a	Cash Recovery	1,254	1,111	791	170	144
b	Upgradation	1,023	577	305	76	46
c	Write off	3,412	7,214	3,883	219	601
d	Sale to ARCs	11	24	95	0	47
<b>2</b>	<b>Total Reduction (a+b+c+d)</b>	<b>5,700</b>	<b>8,926</b>	<b>5,074</b>	<b>465</b>	<b>838</b>
e	Fresh Slippages to NPA category	4,029	1,516	3,568	284	301
f	Other Debits	443	132	60	2	(11)
<b>3</b>	<b>Fresh Additions</b>	<b>4,472</b>	<b>1,648</b>	<b>3,628</b>	<b>287</b>	<b>290</b>
<b>4</b>	<b>Closing Gross NPAs (1-2+3)</b>	<b>14,072</b>	<b>6,794</b>	<b>5,348</b>	<b>6,071</b>	<b>4,530</b>
g	Recovery in Written offs	1,798	2,593	2,689	676	635
h	Recovery from uncharged interest	199	244	133	34	19
<b>5</b>	<b>Total Cash Recovery + Upgradation (a+b+d+g+h)</b>	<b>4,285</b>	<b>4,549</b>	<b>4,014</b>	<b>957</b>	<b>890</b>

# Improving Asset Quality (2/3)

## Segment NPA

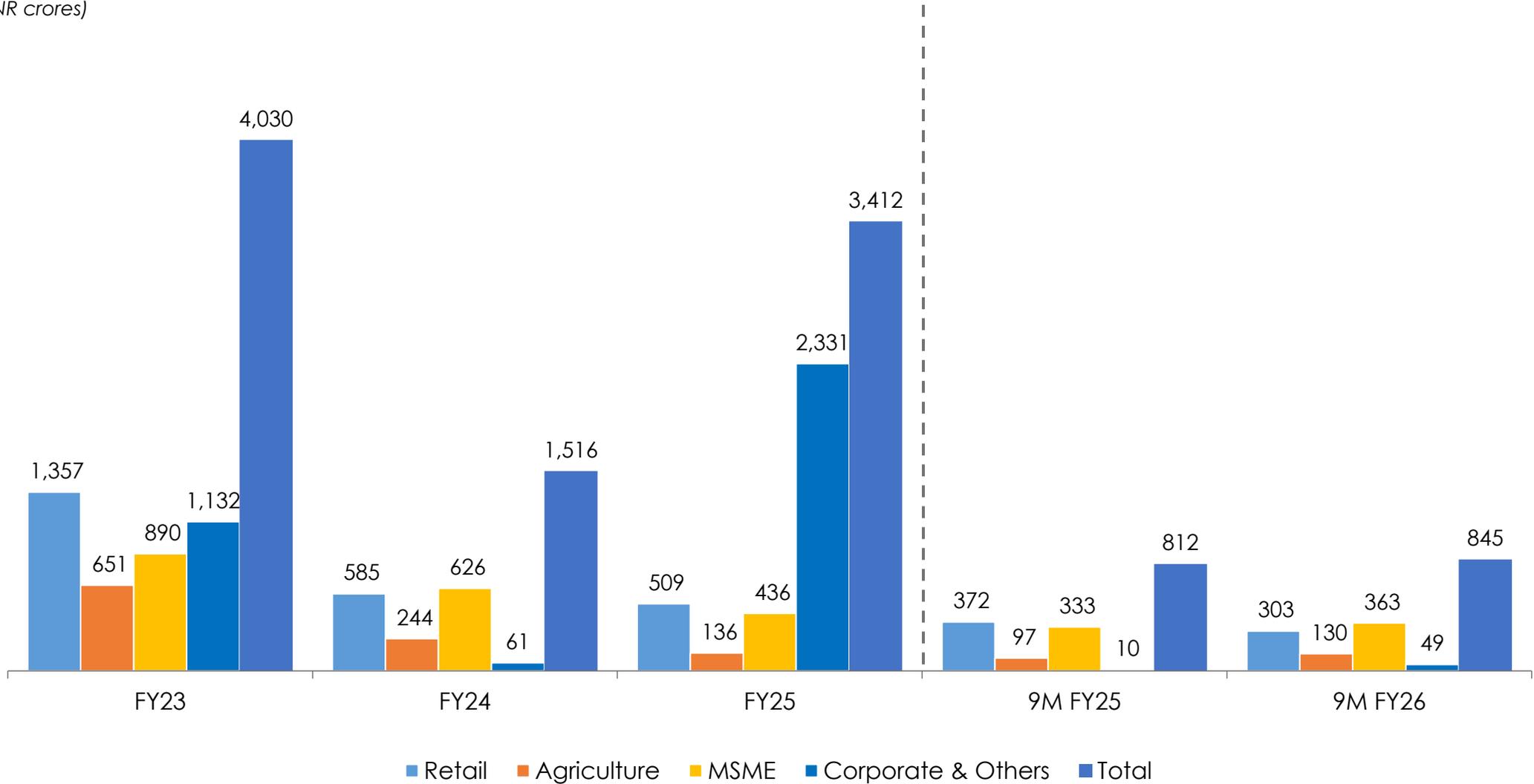
(INR crores)

Segmental NPAs	Mar-23			Mar-24			Mar-25			Dec-24			Dec-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%	58,611	978	1.67%	83,838	651	0.78%
Agri	43,988	2,974	6.8%	55,636	2,098	3.8%	74,545	1,673	2.24%	69,139	1,829	2.65%	92,996	1,228	1.32%
MSME	34,856	3,193	9.2%	41,552	2,227	5.4%	44,310	1,314	2.97%	43,124	1,753	4.07%	50,635	1,140	2.25%
<b>RAM</b>	<b>1,21,244</b>	<b>7,969</b>	<b>6.6%</b>	<b>1,45,702</b>	<b>5,149</b>	<b>3.5%</b>	<b>1,81,619</b>	<b>3,741</b>	<b>2.06%</b>	<b>1,70,874</b>	<b>4,560</b>	<b>2.67%</b>	<b>2,27,468</b>	<b>3,019</b>	<b>1.33%</b>
Corporate	52,425	4,543	8.7%	54,995	289	0.5%	51,882	224	0.43%	48,599	267	0.55%	51,137	118	0.23%
<b>Domestic Advance</b>	<b>1,73,669</b>	<b>12,512</b>	<b>7.2%</b>	<b>2,00,697</b>	<b>5,438</b>	<b>2.7%</b>	<b>2,33,501</b>	<b>3,965</b>	<b>1.70%</b>	<b>2,19,472</b>	<b>4,827</b>	<b>2.20%</b>	<b>2,78,605</b>	<b>3,137</b>	<b>1.13%</b>
Overseas	15,340	1,560	10.2%	18,321	1,357	7.4%	16,518	1,382	8.37%	18,160	1,244	6.85%	16,369	1,393	8.51%
<b>Total</b>	<b>1,89,009</b>	<b>14,072</b>	<b>7.5%</b>	<b>2,19,018</b>	<b>6,794</b>	<b>3.1%</b>	<b>2,50,019</b>	<b>5,348</b>	<b>2.14%</b>	<b>2,37,632</b>	<b>6,071</b>	<b>2.55%</b>	<b>2,94,974</b>	<b>4,530</b>	<b>1.54%</b>

# Improving Asset Quality (3/3)

## Sector-wise Slippages

(INR crores)



10

## Disclaimer

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This presentation has been prepared solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person.

Certain forward-looking statements in these slides 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 the forward-looking statements to reflect events or circumstances after the date thereof.