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IOB CONNECT Mobile Banking App

90 Years of TIMELESS TRUST

Performance Analysis

For Quarter Ended
30TH June 2026

(20.07.2026)

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Table of Content

90 Years of Timeless Trust

PERFORMANCE HIGHLIGHTS

(Rs. In Crores)

PROFITABILITY

Parameters		Quarter Ended		Y-o-Y (%)
		Jun-25	Jun-26	
PROFITABILITY	Net Interest Income	2746	3688	34.30%
	Non Interest Income	1481	2160	45.87%
	Operating Income	4227	5848	38.35%
	Operating Profit	2358	2693	14.21%
	Net Profit	1111	1659	49.32%

BUSINESS GROWTH

Parameters		Quarter Ended		Y-O-Y (%)
		Jun-25	Jun-26	
BUSINESS GROWTH	CASA	144837	154415	6.61%
	Savings Bank	107718	127262	18.14%
	Retail Term Deposits	161371	186882	15.81%
	Total Deposits	330792	376193	13.72%
	Advances	262421	322132	22.75%
	Business	593213	698325	17.72%

PERFORMANCE HIGHLIGHTS

(Rs. In Crores)

STRENGTHENING FINANCIAL INDICATORS

STRENGTHENING FINANCIAL INDICATORS	Parameters	Quarter Ended		Y-o-Y (%)
		Jun-25	Jun-26	
	NIM (DOMESTIC)	3.17%	3.48%	31 bps
	NIM (GLOBAL)	3.04%	3.37%	33 bps
	ROA	1.14%	1.41%	27 bps
	ROE	19.00%	22.69%	369 bps
	CRAR	18.28%	19.36%	108 bps

ASSET QUALITY

Parameters		Quarter Ended		Y-o-Y (%)
		Jun-25	Jun-26	
ASSET QUALITY	Gross NPA	5178	4292	-17.11%
	Net NPA	816	588	-27.94%
	GNPA%	1.97%	1.33%	(64 bps)
	NNPA%	0.32%	0.18%	(14 bps)
	PCR	97.47%	97.67%	20 bps

FINANCIAL PERFORMANCE

(Rs. In Crores)

Particulars	Quarter Ending			Growth %	
	Jun-25	Mar-26	Jun-26	Q-o-Q June 26 Over Mar 26	Y-o-Y June 26 Over June 25
Interest Income	7386	8489	8778	3.40%	18.85%
Interest Expenses	4639	5019	5090	1.41%	9.72%
Net Interest Income	2746	3470	3688	6.28%	34.30%
Non Interest Income	1481	1291	2160	67.31%	45.85%
Operating Income	4227	4761	5848	22.83%	38.35%
Operating Expenses	1869	2096	3155	50.52%	68.81%
Operating Profit	2358	2665	2693	1.05%	14.21%
Total Provisions	844	1006	834	-17.10%	-1.18%
Tax expenses	403	154	200	29.87%	-50.37%
Net Profit	1111	1505	1659	10.23%	49.32%

TOTAL INCOME

(Rs. In Crores)

Particulars	Quarter Ending			Growth %	
	Jun-25	Mar-26	Jun-26	Q-o-Q June 26 Over Mar 26	Y-o-Y June 26 Over June 25
Interest on Loans	5509	6442	6662	3.42%	20.93%
Interest on Investment	1829	1912	1978	3.45%	8.15%
Other Interest Income	48	135	138	2.22%	187.50%
Total Interest Income	**7386**	**8489**	**8778**	**3.40%**	**18.85%**
Exchange & Commission	398	510	476	-6.67%	19.60%
Profit / Loss on Sale of Investments	207	-63	194	-407.94%	-6.28%
Recovery from technical Written off A/cs	574	540	487	-9.81%	-15.16%
PSLC Commission	199	48	863	1697.92%	333.67%
All other Income	103	256	141	-44.92%	36.89%
Total Non Interest Income	**1481**	**1291**	**2160**	**67.31%**	**45.85%**
Total Income	**8866**	**9780**	**10938**	**11.84%**	**23.37%**

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FEE BASED INCOME

90 Years of TIMELESS TRUST

(Rs. In Crores)

Particulars	Quarter Ending			Growth %	
	Jun-25	Mar-26	Jun-26	Q-o-Q June 26 Over Mar 26	Y-o-Y June 26 Over June 25
A. Exchange & Commission	121	172	90	-47.67%	-25.62%
B. Income from Non Fund Based Business	60	68	83	22.06%	38.33%
C. Processing charges	109	124	177	42.74%	62.39%
D. ATM/DBD Related Income	97	140	128	-8.57%	31.96%
E. Marketing/FI/Govt Business	17	15	18	20.00%	5.88%
F. Miscellaneous Income	243	176	921	423.30%	279.01%
FEE BASED INCOME (A+B+C+D+E+F)	647	696	1418	103.74%	119.17%
Overseas	18	15	19	26.67%	5.56%
Fee Based Income-Global	665	710	1437	102.39%	116.09%

TOTAL EXPENSES

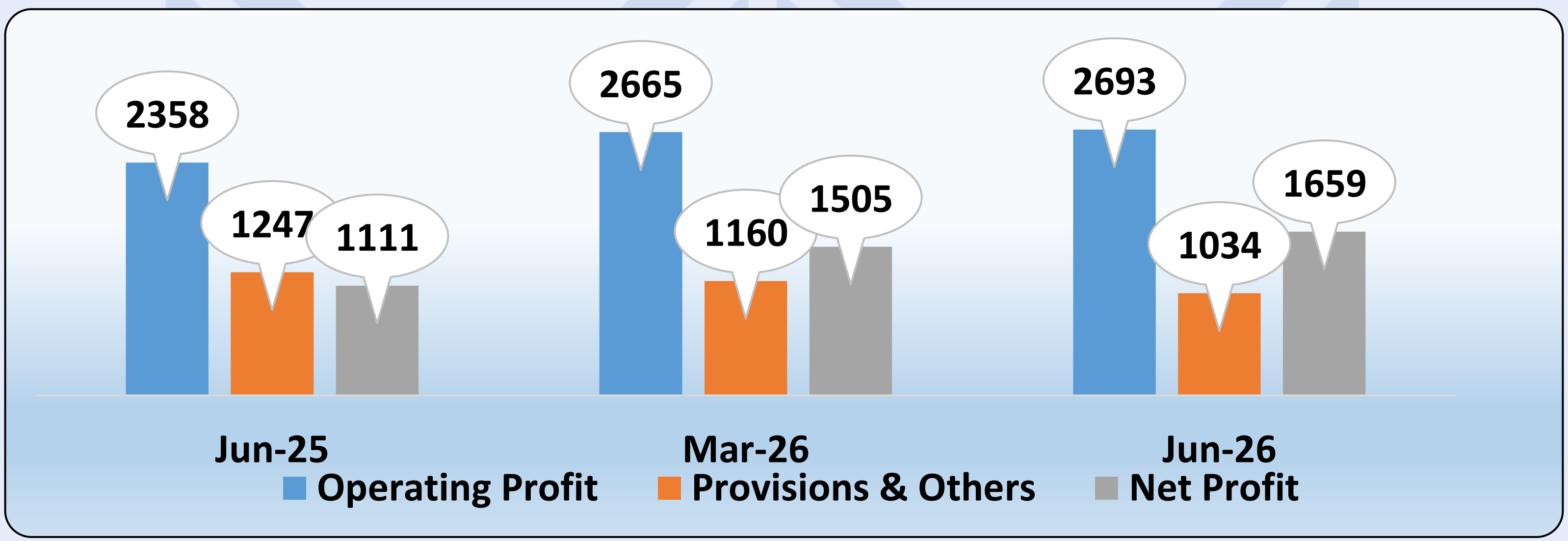
(Rs. In Crores)

Particulars	Quarter Ending			Growth %	
	Jun-25	Mar-26	Jun-26	Q-o-Q June 26 Over Mar 26	Y-o-Y June 26 Over June 25
Interest on Deposits	4006	4287	4336	1.14%	8.24%
Interest on Borrowings	633	733	754	2.86%	19.12%
Total Interest Expenses	4639	5019	5090	1.41%	9.72%
Staff Expenses	1166	1006	2104	109.15%	80.45%
Other Expenses	703	1090	1050	-3.67%	49.36%
Operating Expenses	1869	2096	3155	50.52%	68.81%
Total Expenses	6509	7115	8245	15.88%	26.67%

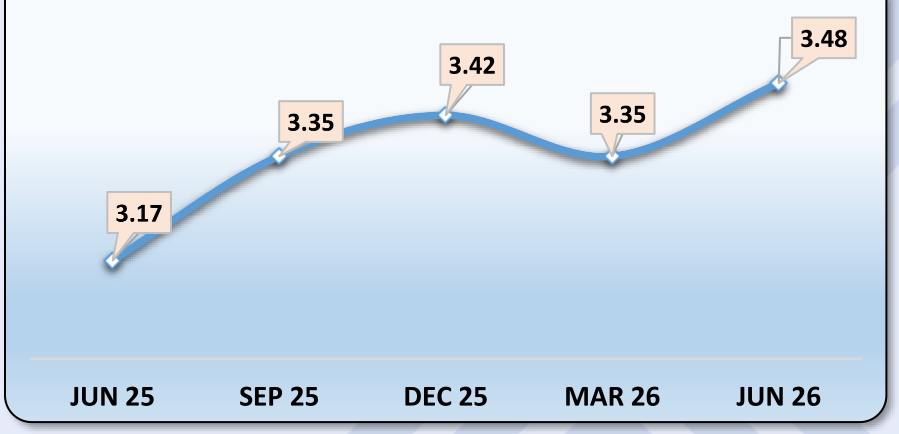
PROFIT PARAMETER

(Rs. In Crores)

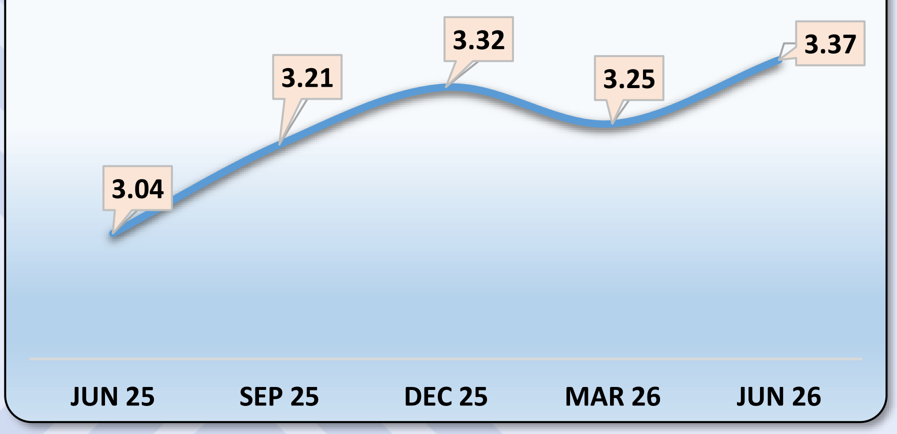
Particulars	Quarter Ending			Growth %	
	Jun-25	Mar-26	Jun-26	Q-o-Q June 26 Over Mar 26	Y-o-Y June 26 Over June 25
Operating Profit	2358	2665	2693	1.05%	14.21%
Provisions	844	1006	834	-17.10%	-1.18%
of which NPA Provisions					
A.) NPA Provisions	178	225	106	-52.89%	-40.45%
B.) Other Provisions	666	781	728	-6.79%	9.31%
Tax Expenses	403	154	200	29.87%	-50.37%
Net Profit	1111	1505	1659	10.23%	49.32%



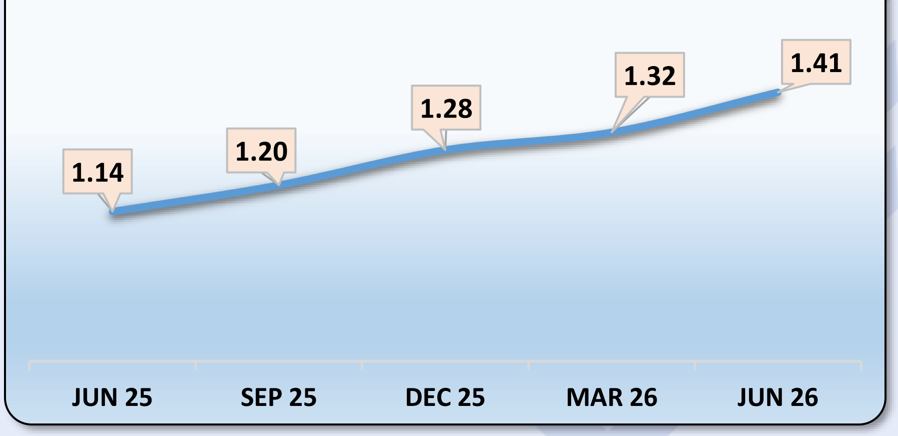
NET INTEREST MARGIN % (DOMESTIC)



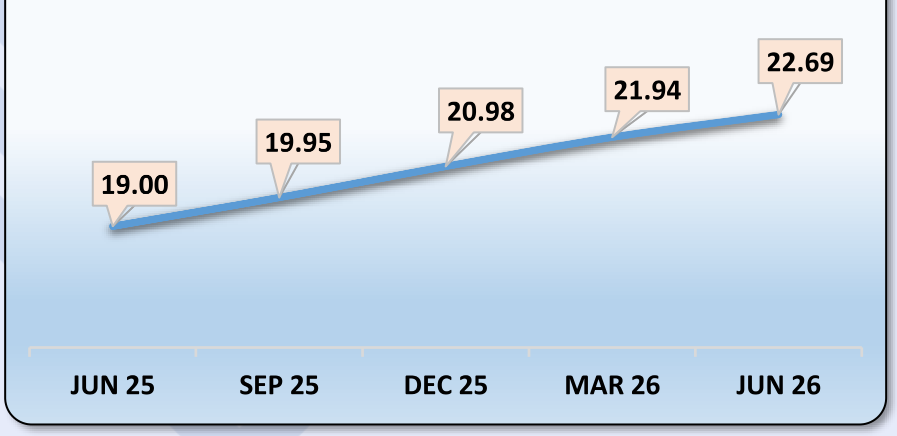
NET INTEREST MARGIN % (GLOBAL)



RETURN ON ASSETS

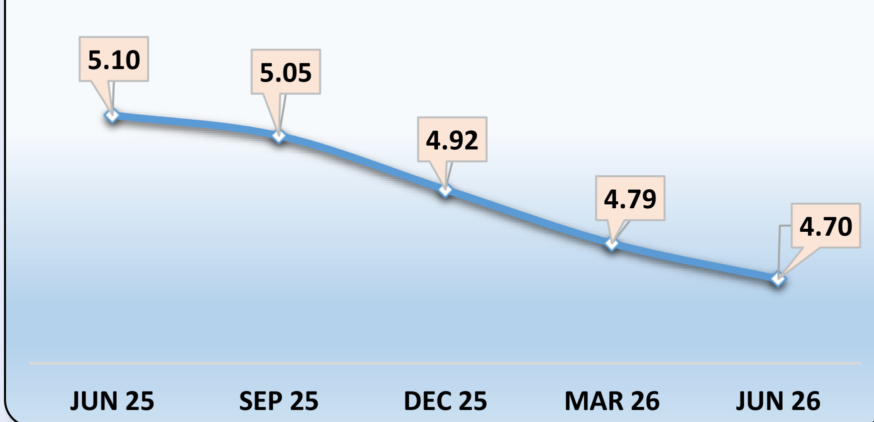


RETURN ON EQUITY

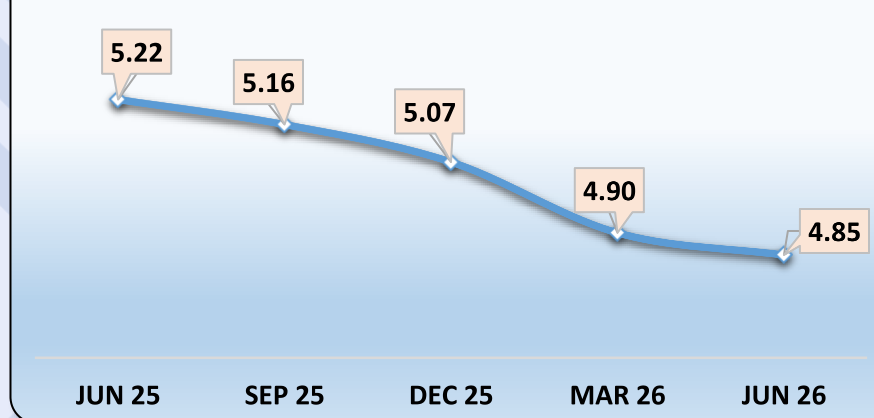


PERFORMANCE RATIOS

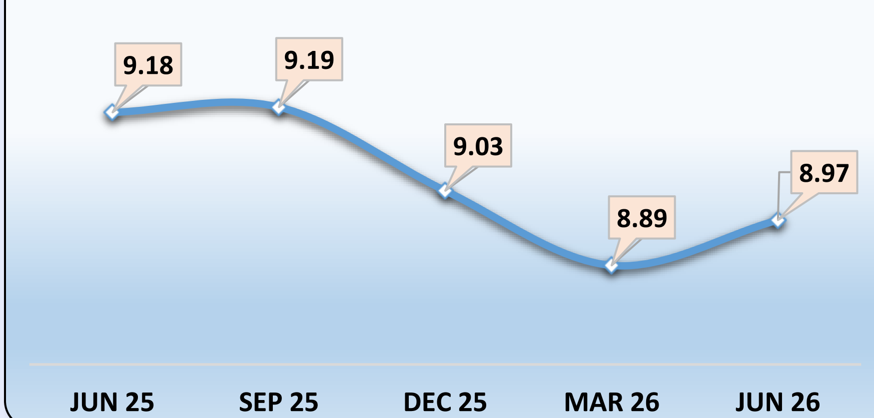
COST OF DEPOSITS(%)



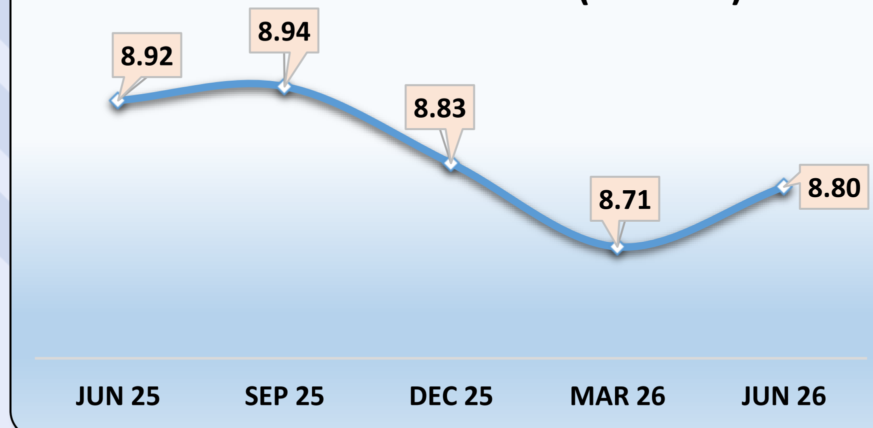
COST OF FUNDS(%)



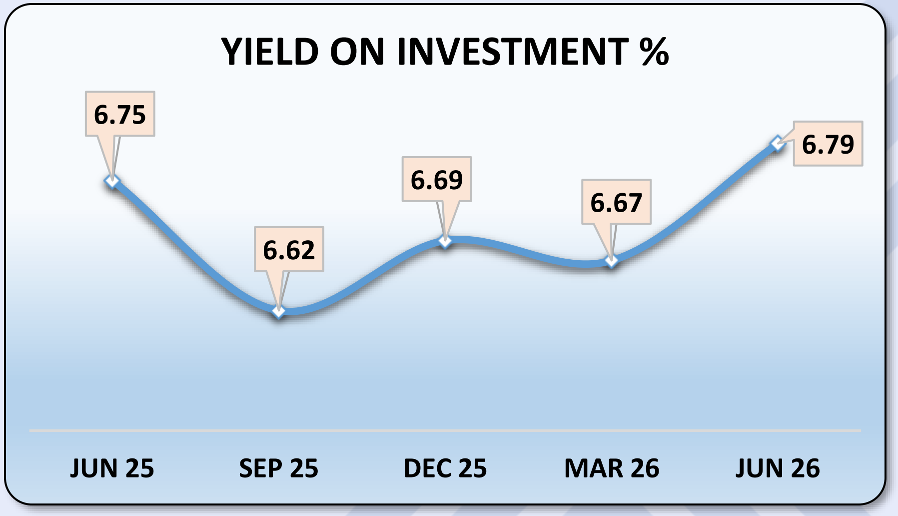
YIELD ON ADVANCES % (DOMESTIC)

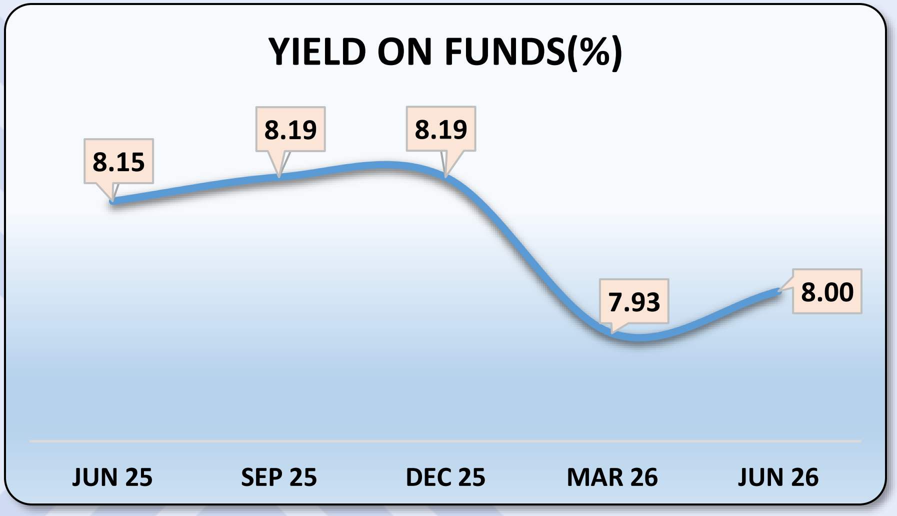


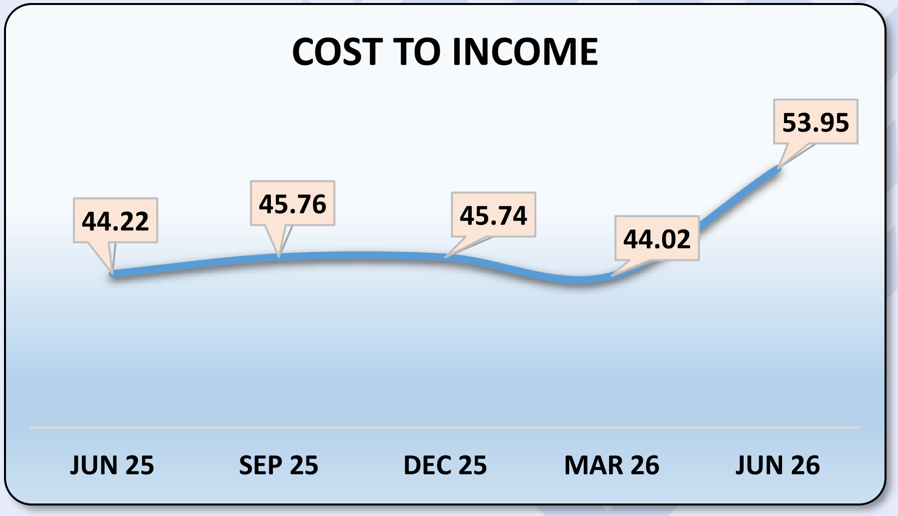
YIELD ON ADVANCES % (GLOBAL)

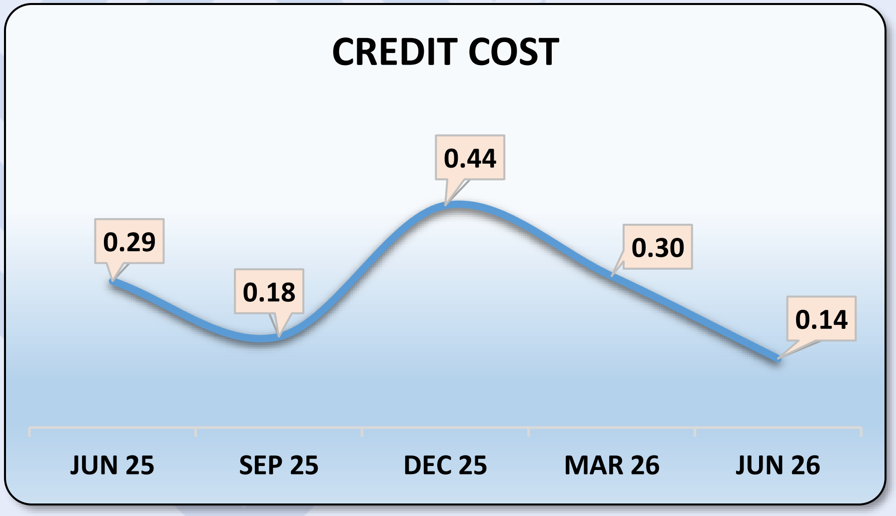


PERFORMANCE RATIOS









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BUSINESS PERFORMANCE-GLOBAL

90 Years of TIMELESS TRUST

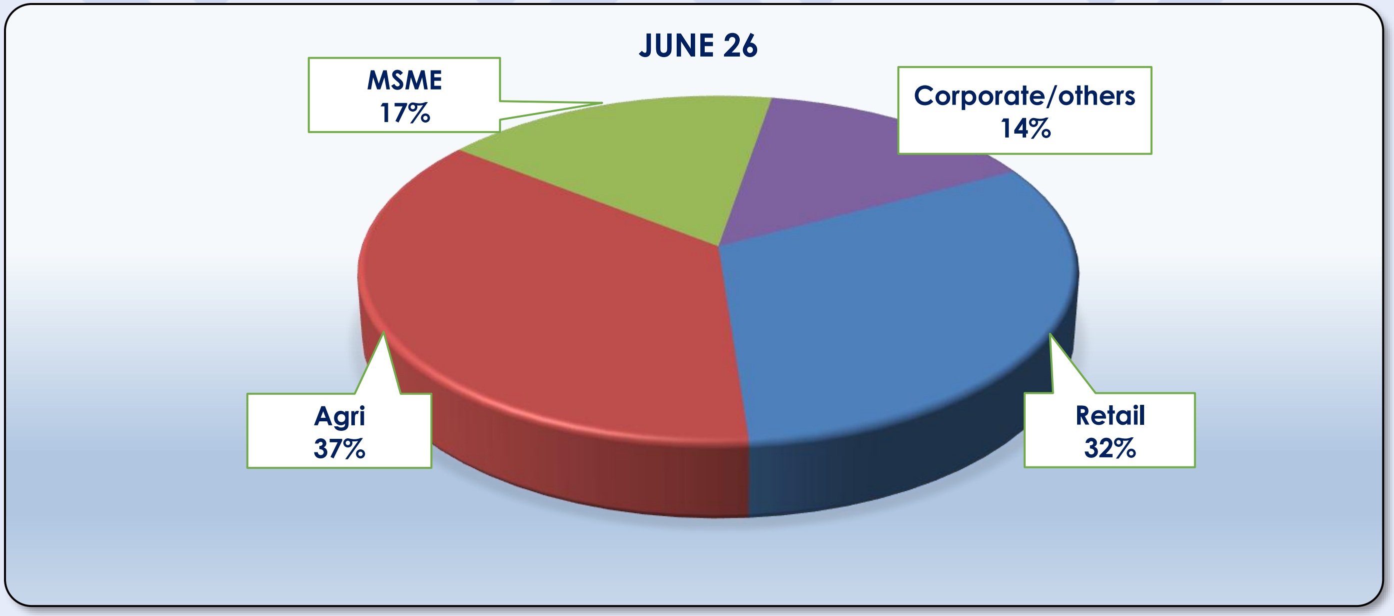
(Rs. In Crores)

Particulars	Jun-25	Mar-26	Jun-26	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
CASA	144837	150936	154415	3479	2.30%	9578	6.61%
Savings Bank	107718	124565	127262	2697	2.17%	19544	18.14%
Retail Term Deposits	161371	183601	186882	3281	1.79%	25511	15.81%
Term Deposits	185955	217256	221778	4522	2.08%	35823	19.26%
Total Deposits	330792	368191	376193	8002	2.17%	45401	13.72%
Advances	262421	310423	322132	11709	3.77%	59711	22.75%
Business Mix	593213	678614	698325	19711	2.90%	105112	17.72%
CASA%(Global)	43.78%	40.99%	41.05%	6 bps		(273 bps)	
CD Ratio%(Global)	79.33%	84.31%	85.63%	132 bps		630 bps	
CASA%(Domestic)	44.16%	41.46%	41.45%	(1 bps)		(271 bps)	
CD Ratio%(Domestic)	75.75%	82.00%	83.32%	132 bps		757 bps	

ADVANCES

(Rs. In Crores)

Parameters	Jun-25	Mar-26	Jun-26	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Retail	70803	91086	96637	5551	6.09%	25834	36.49%
Agri	76548	103821	112403	8582	8.27%	35855	46.84%
MSME	45246	50107	52554	2447	4.88%	7308	16.15%
Total (RAM)	192597	245014	261594	16580	6.77%	68997	35.82%
Corporate/others	51450	49390	44405	-4985	-10.09%	-7045	-13.69%
Domestic Advances	244048	294405	305999	11594	3.94%	61951	25.38%
Global Advances	262421	310423	322132	11709	3.77%	59711	22.75%
RAM to Adv (%)	73.39%	78.93%	81.21%	*228 bps*		*782 bps*	



RETAIL ADVANCES

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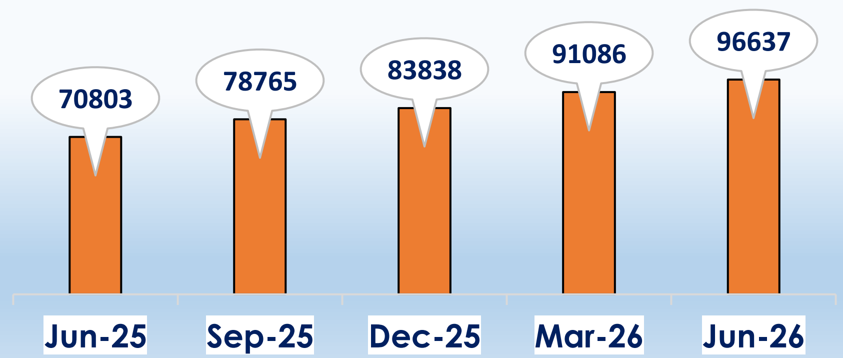
90 Years of TIMELESS TRUST

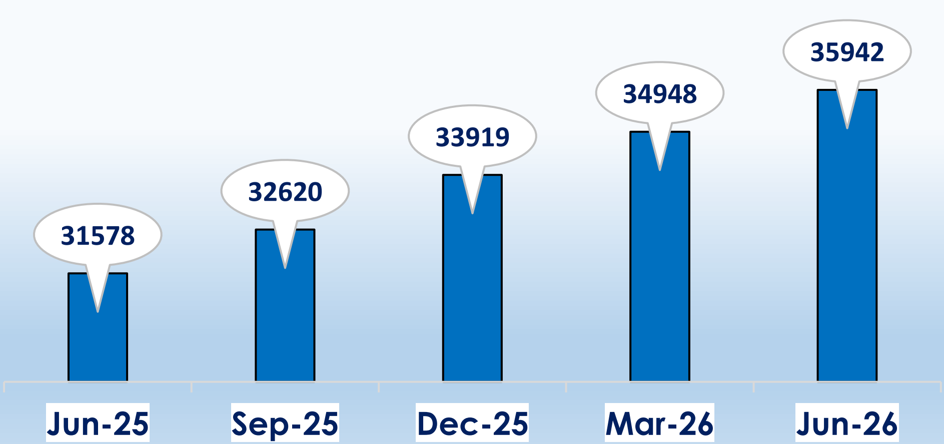
(Rs. In Crores)

Period	Domestic Advances	Retail Advances	% Share to Domestic Advances
Jun-25	244048	70803	29.01%
Sep-25	260416	78765	30.25%
Dec-25	278605	83838	30.09%
Mar-26	294405	91086	30.94%
Jun-26	305999	96637	31.58%

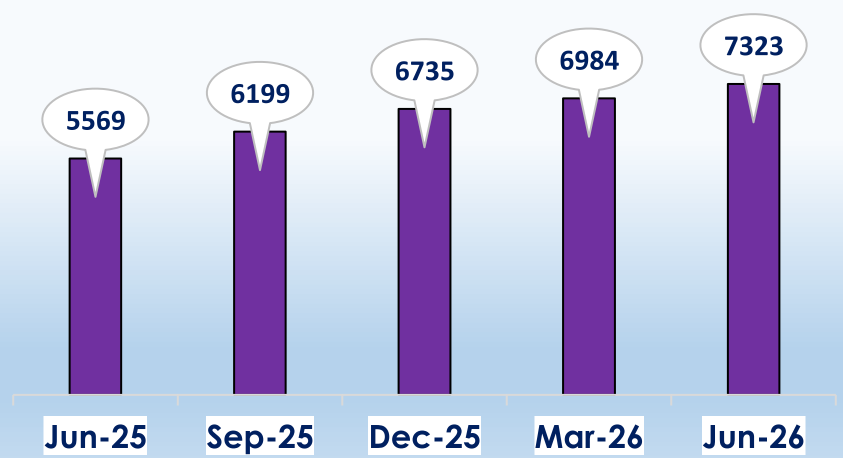
Total Retail Advances | Y-O-Y GROWTH% | 36.49%



Housing Loans | Y-O-Y GROWTH% | 13.82%



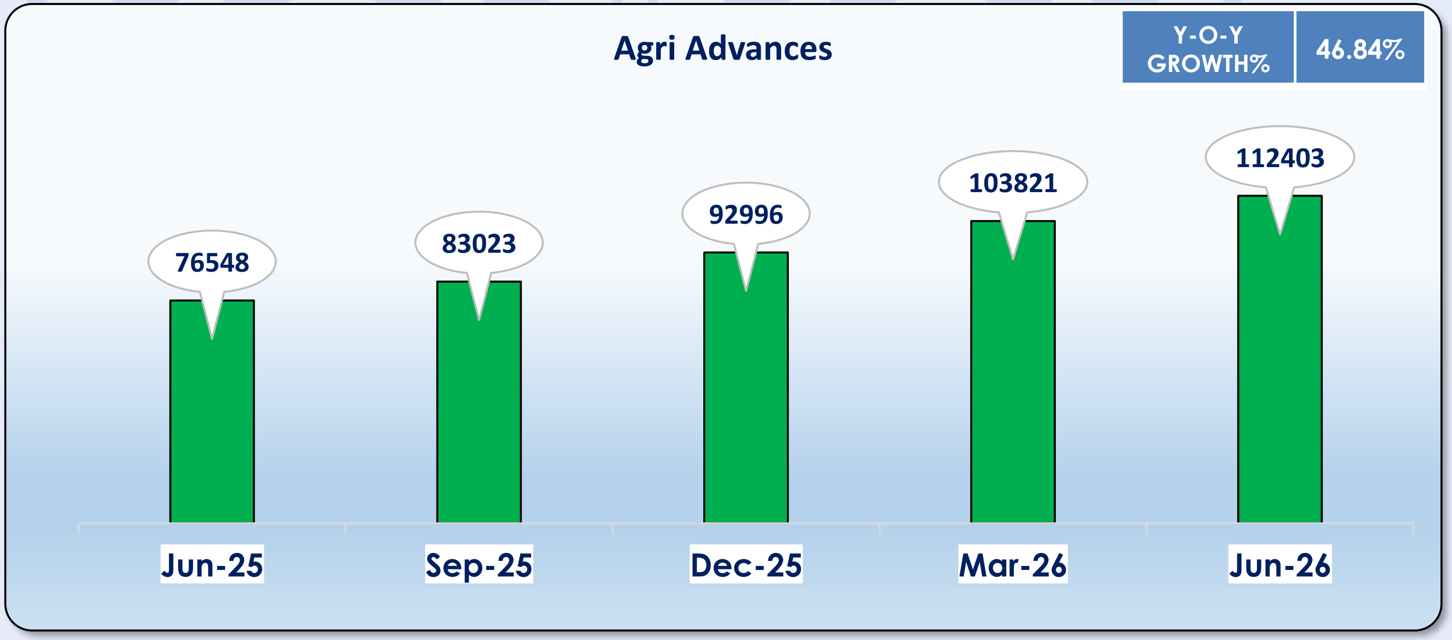
Vehicle Loans | Y-O-Y GROWTH% | 31.50%



AGRICULTURE ADVANCES

(Rs. In Crores)

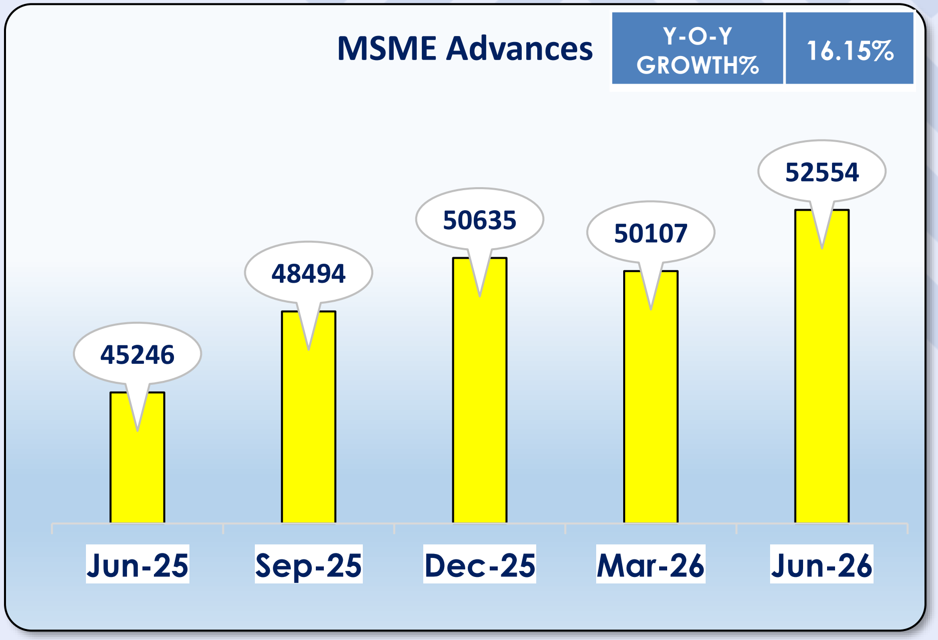
Period	Domestic Advances	Agri Advances	% Share to Domestic Advances
Jun-25	244048	76548	31.37%
Sep-25	260416	83023	31.88%
Dec-25	278605	92996	33.38%
Mar-26	294405	103821	35.26%
Jun-26	305999	112403	36.73%

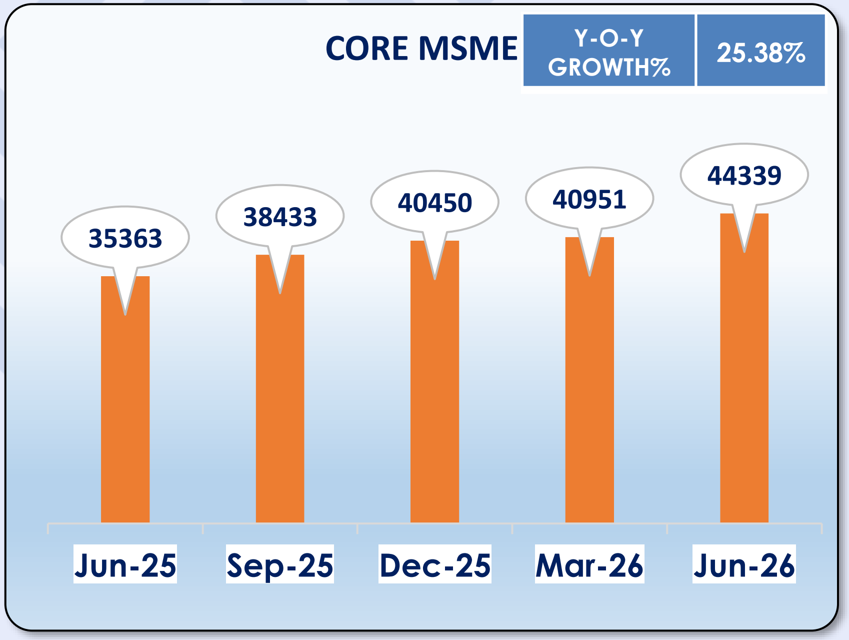


MSME ADVANCES

(Rs. In Crores)

Period	Domestic Advances	MSME Advances	% Share to Domestic Advances
Jun-25	244048	45246	18.54%
Sep-25	260416	48494	18.62%
Dec-25	278605	50635	18.17%
Mar-26	294405	50107	17.02%
Jun-26	305999	52554	17.17%





INVESTMENT

(Rs. In Crores)

Parameters	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Domestic Investments	110176	112477	112229	115730	118617
SLR	83109	85240	84734	88552	91550
Non SLR	27067	27236	27495	27178	27067
Held to Maturity	90730	90128	88364	93019	95456
Available for Sale	15415	18030	19313	18449	20037
Held for Trading	1369	1517	1573	1440	385
Fair value through Profit & Loss account – FVTPL	1457	1583	1760	1604	1521
Subsidiaries, Associates and Joint Ventures	1205	1219	1219	1219	1219
Investment by Overseas Branches	4212	4307	3967	4079	3990
Global Investments	114388	116784	116196	119810	122607

VALUATIONS

Particulars	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
* Return on Equity (%)	19.00	19.95	20.98	21.94	22.69
* Basic & Diluted Earning per Share	0.58	0.64	0.71	0.78	0.86
* Price Earning Ratio	67.21	61.78	50.89	40.23	39.64
Book value per share (in Rs)	12.41	13.13	13.90	14.60	15.79
Price/Book value (in Rs)	3.14	3.01	2.60	2.15	2.16
Adjusted Book value (in Rs)	11.98	12.73	13.53	14.27	15.48
Price/Adjusted Book value (in Rs)	3.25	3.11	2.67	2.20	2.20

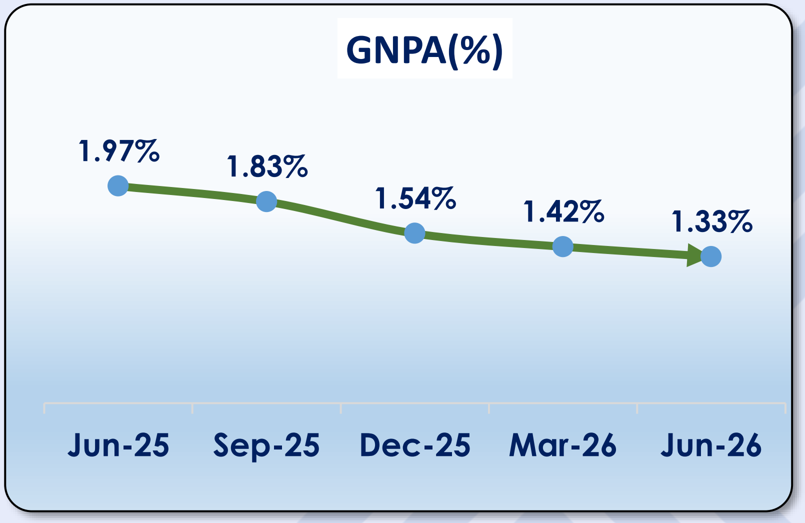
*** Quarterly**

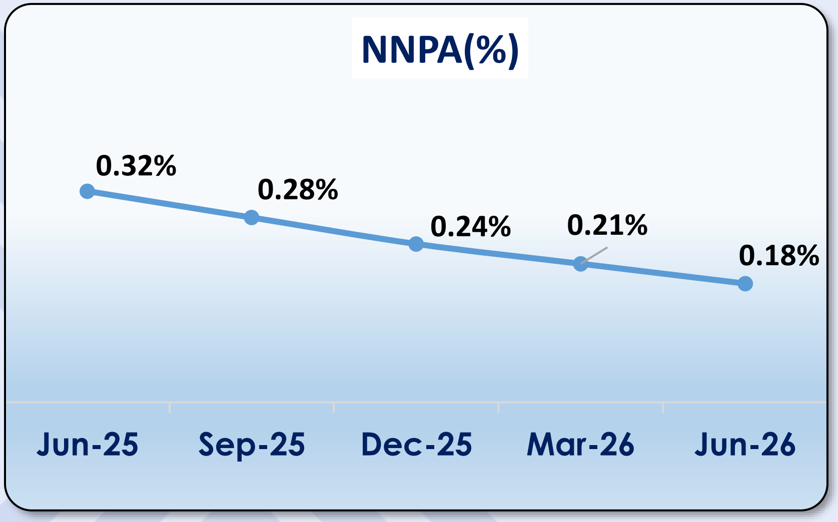
NPA MANAGEMENT

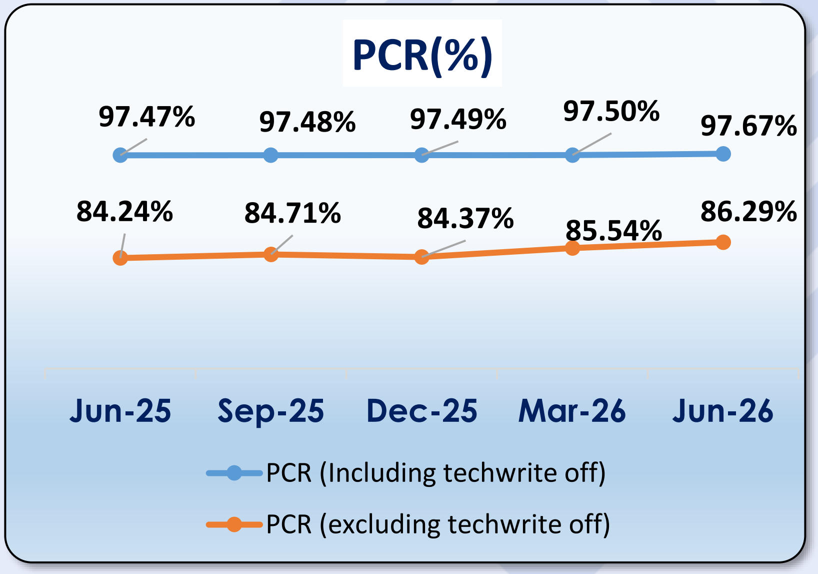
(Rs. In Crores)

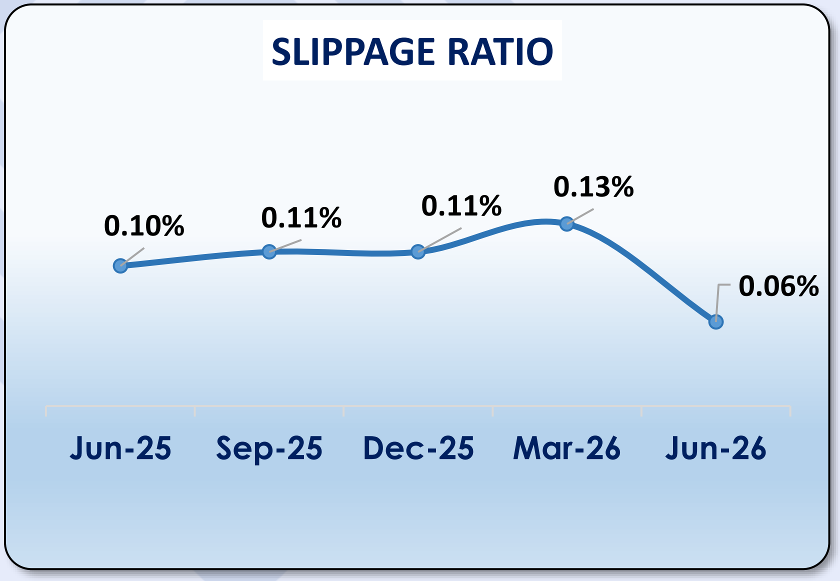
Details	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
i) Opening Gross NPAs	5348	5178	5078	4530	4410
a. Cash Recoveries	180	212	144	254	106
b. Upgradation	31	94	46	39	35
c. Write-Offs	238	108	601	242	174
d. Sale to ARCs	0	32	47	64	0
ii) Total Reductions (a+b+c+d+e)	449	446	838	600	316
iii) Fresh Slippages to NPA category	254	290	301	366	195
iv) Other Debits	26	55	-11	113	4
Closing Gross NPAs (i-ii+iii+iv)	5178	5078	4530	4410	4292
Gross NPA (%)	1.97%	1.83%	1.54%	1.42%	1.33%
Net NPAs (Absolute)	816	776	708	638	588
Net NPA (%)	0.32%	0.28%	0.24%	0.21%	0.18%
Provision Coverage Ratio	97.47%	97.48%	97.49%	97.50%	97.67%
f . Recovery from Tech Write off accounts	609	445	635	564	497
f. i) Of which Reduction	575	419	608	544	489
g. Recovery from overseas set off accounts	20	16	0	0	0
h. Recovery from uncharged interest	12	76	19	39	16
Total Recovery(a+b+d+f+g+h)	851	874	890	960	654

NPA MANAGEMENT









SECTOR-WISE CREDIT DEPLOYMENT & NPA

(Rs. In Crores)

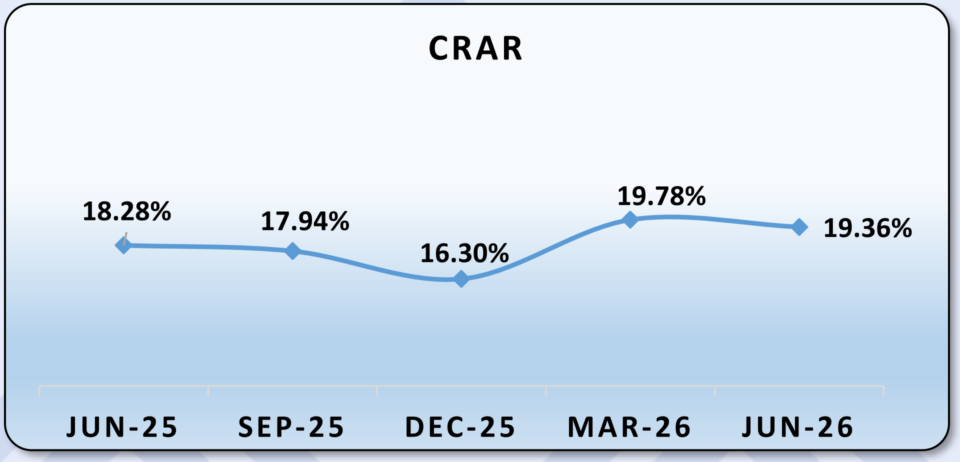
Segmental NPAs	Jun-25			Mar-26			Jun-26		
	ADV	NPA	Ratio %	ADV	NPA	Ratio %	ADV	NPA	Ratio %
Retail	70803	822	1.16%	91086	529	0.58%	96637	511	0.53%
Agri	76548	1603	2.09%	103821	1147	1.10%	112403	1095	0.97%
MSME	45246	1185	2.62%	50107	1209	2.41%	52554	1176	2.24%
RAM	192598	3611	1.87%	245015	2885	1.18%	261594	2781	1.06%
Corporate	51450	221	0.43%	49390	117	0.24%	44405	111	0.25%
Domestic Advance	244048	3831	1.57%	294405	3002	1.02%	305999	2893	0.95%
Overseas	18373	1347	7.33%	16018	1408	8.79%	16133	1399	8.68%
Total	262421	5178	1.97%	310423	4410	1.42%	322132	4292	1.33%

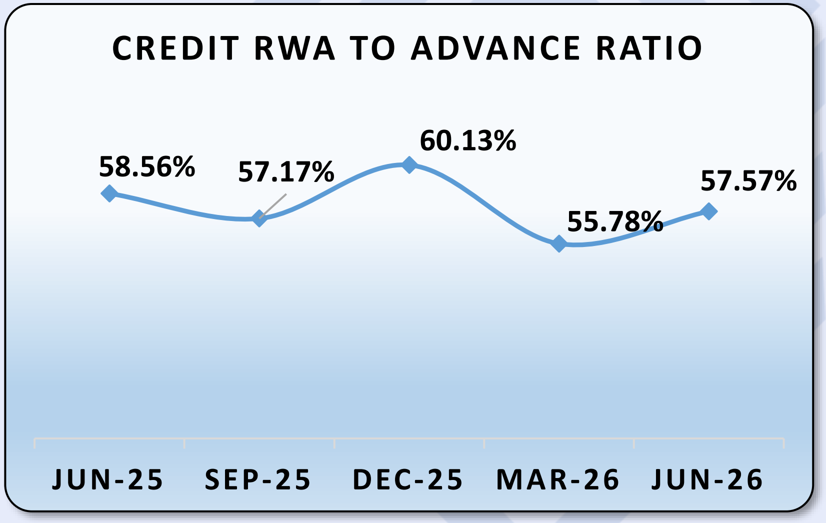
CAPITAL ADEQUACY

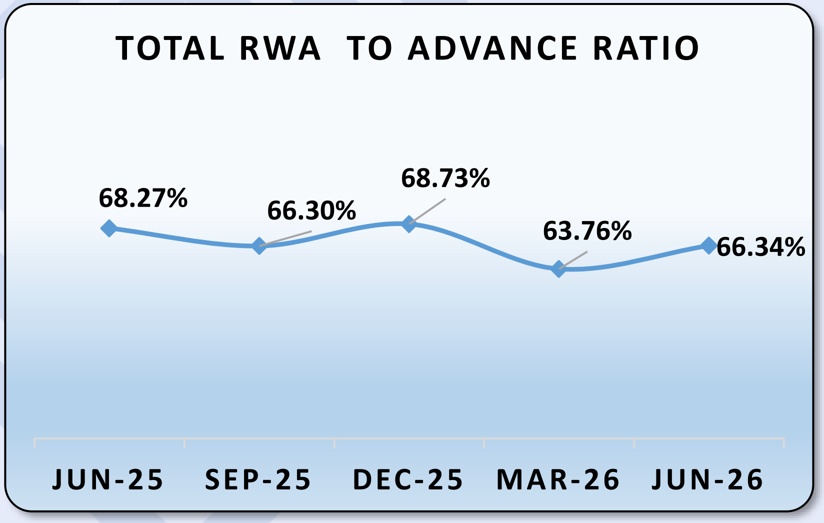
(Rs. In Crores)

Particulars	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Market Risk RWA	2898	2781	2773	2185	1907
Operational Risk RWA	22587	22587	22587	22587	26365
Credit Risk RWA	153666	158915	177382	173159	185441
Total RWA (A)	179152	184284	202743	197932	213713
CET 1	28278	28625	28368	33524	36081
CET 1%	15.78%	15.53%	13.99%	16.94%	16.88%
Tier 1	28278	28625	28368	33524	36081
Tier 1%	15.78%	15.53%	13.99%	16.94%	16.88%
Tier 2	4476	4441	4672	5619	5283
Tier 2%	2.50%	2.41%	2.30%	2.84%	2.47%
Total Capital (B)	32754	33066	33040	39144	41364
CRAR (B/A)	18.28%	17.94%	16.30%	19.78%	19.36%
Total RWA to Advance Ratio	68.27%	66.30%	68.73%	63.76%	66.34%
Credit RWA to Advance Ratio	58.56%	57.17%	60.13%	55.78%	57.57%

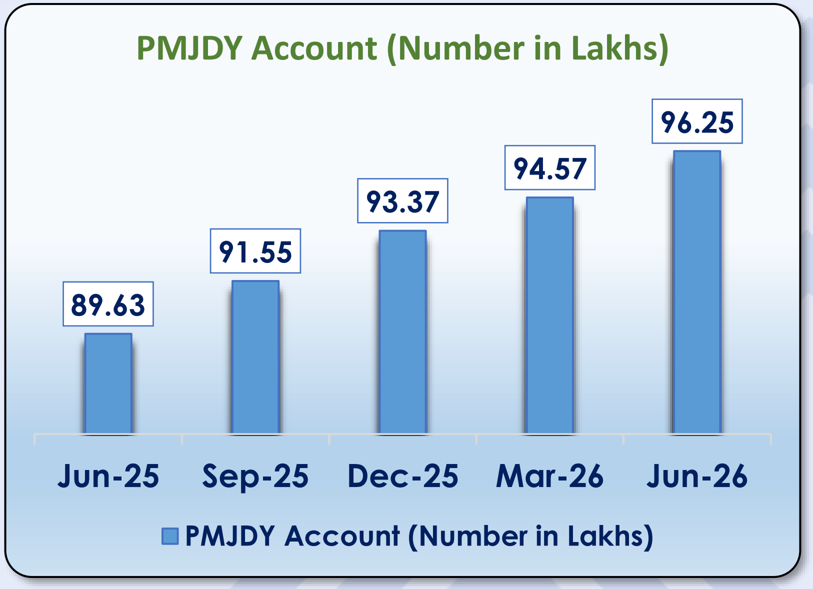
MOVEMENT OF CRAR & RWAs

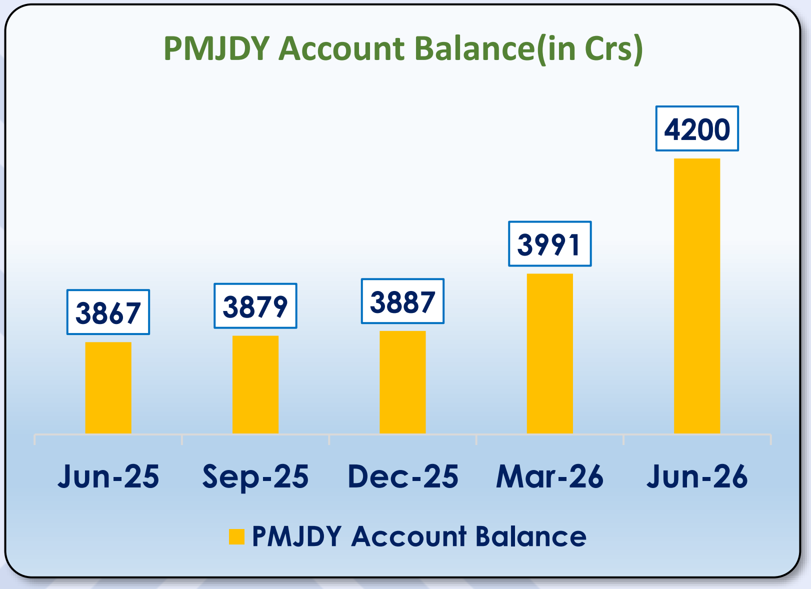


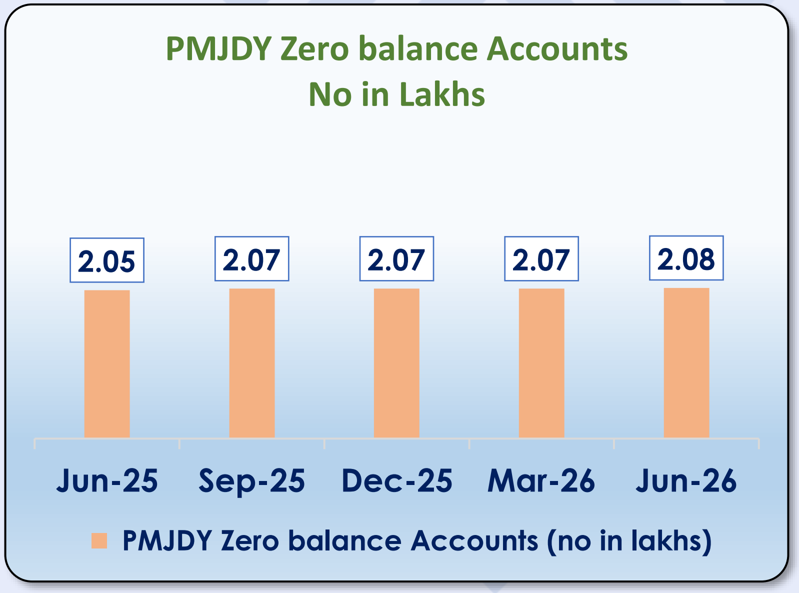


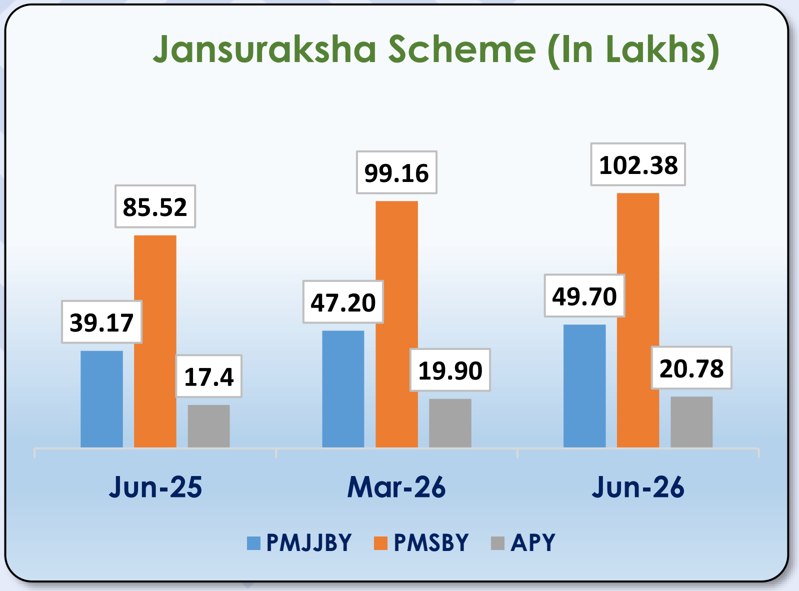


FINANCIAL INCLUSION





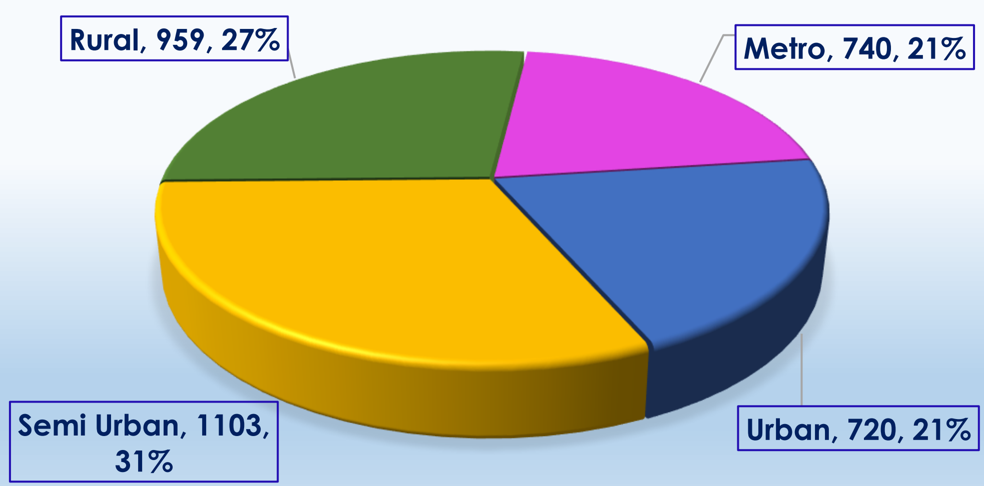




CUSTOMER TOUCH POINT

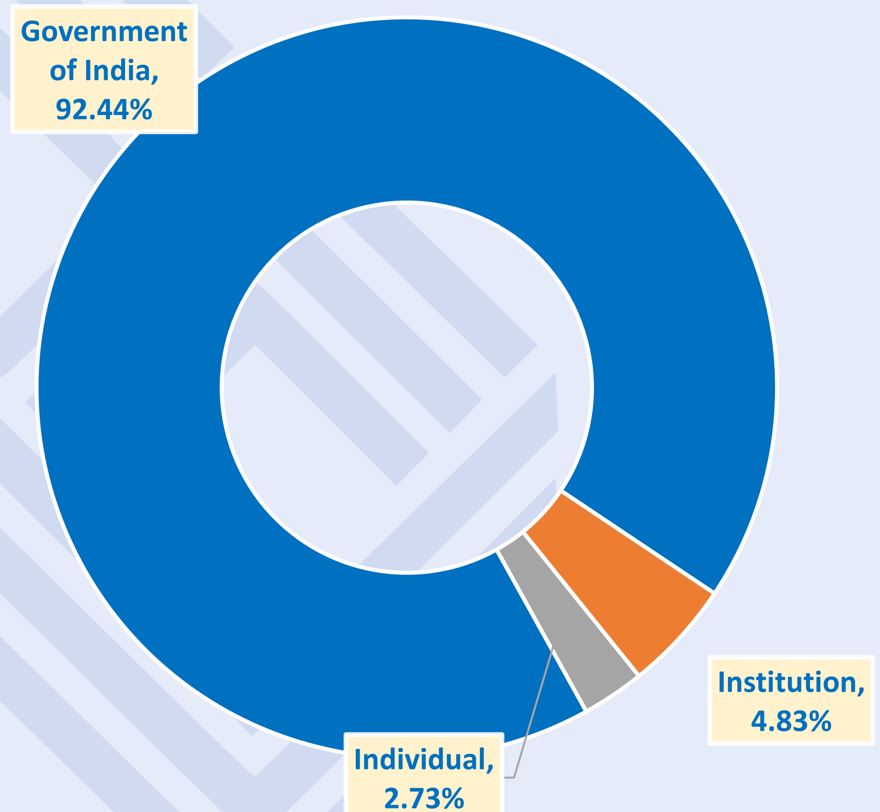
Presence		Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
BANK	Domestic Branches	3345	3373	3438	3494	3522
	Overseas Branches	4	4	4	4	4
ATM/CR		3461	3567	3622	3651	3691
BC		10872	11467	11959	12187	13401

JUNE-26 DOMESTIC BRANCHES



SHARE HOLDING PATTERN AS ON 30.06.2026

Category of Shareholder	% share
Government of India	92.44%
FI/Banks	0.33%
Foreign Portfolio Investor (Corporate)	0.47%
Mutual Funds	0.24%
Insurance Companies	3.72%
Bodies Corporate	0.07%
Individual	2.40%
ESOP/ESOS/ESPS	0.19%
NRI	0.06%
HUF	0.06%
LLP	0.02%



ASSETS & LIABILITIES

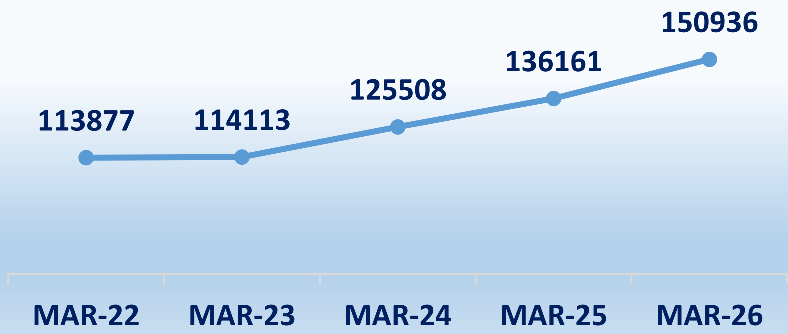
(Rs. In Lakhs)

Balance Sheet as at 30.06.2026				
LIABILITIES				
Particulars	Standalone		Consolidated	
	30.06.2026	30.06.2025	30.06.2026	30.06.2025
Capital	1925659	1925659	1925659	1925659
Reserves and Surplus	2015660	1452128	1968898	1388010
Deposits	37619275	33079216	37619275	33079216
Borrowings	4723990	4040849	4723990	4040849
Other Liabilities & Provisions	1811066	913537	1811066	913551
Total	**48095649**	**41411388**	**48048888**	**41347284**
ASSETS				
Cash & Balance with RBI	1201504	1831232	1201504	1831232
Balance with Banks and Money at Call and Short Notice	772067	487042	772067	509064
Investments	12260748	11438772	12213986	11352595
Advances	31840121	25803178	31840121	25803178
Fixed Assets	501471	491503	501471	491503
Other Assets	1519739	1359661	1519739	1359713
Total	**48095649**	**41411388**	**48048888**	**41347284**

CASA & DEPOSITS GROWTH IN LAST 5 YEARS

(Rs. In Crores)

CASA (Rs. in Cr)



RETAIL TERM DEPOSITS (Rs. in Cr)

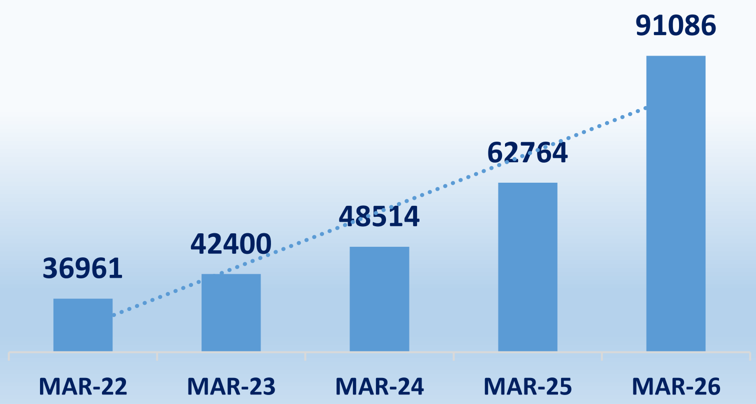
TERM DEPOSITS (Rs. in Cr)

TOTAL DEPOSITS (Rs. in Cr)

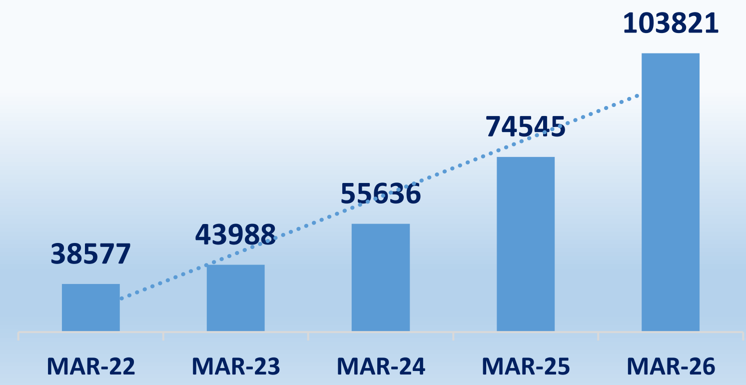
ADVANCES GROWTH IN LAST 5 YEARS

(Rs. In Crores)

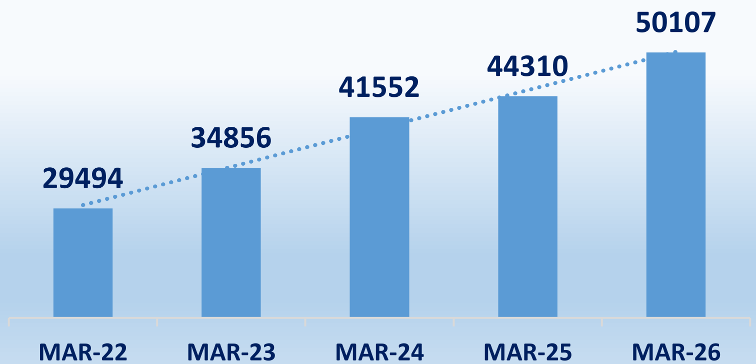
RETAIL ADVANCES



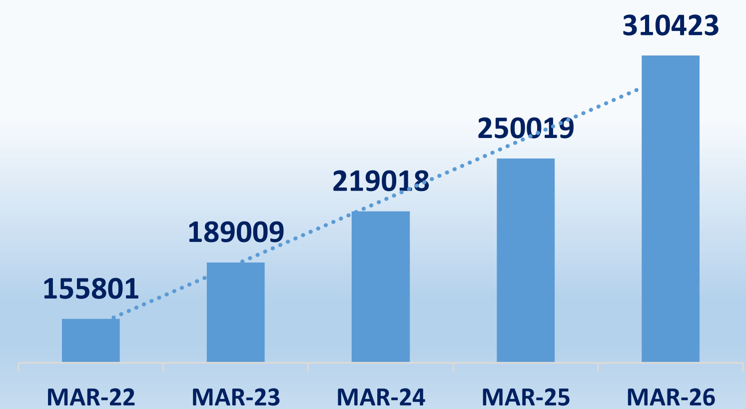
AGRI ADVANCES



MSME ADVANCES

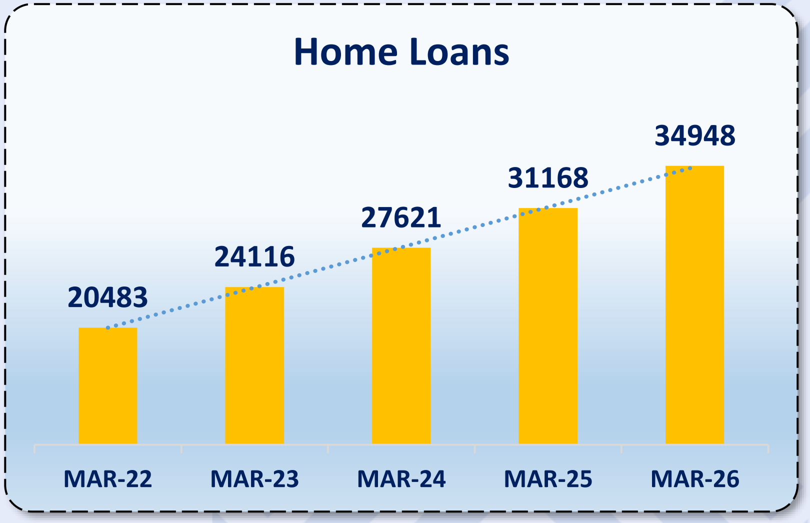


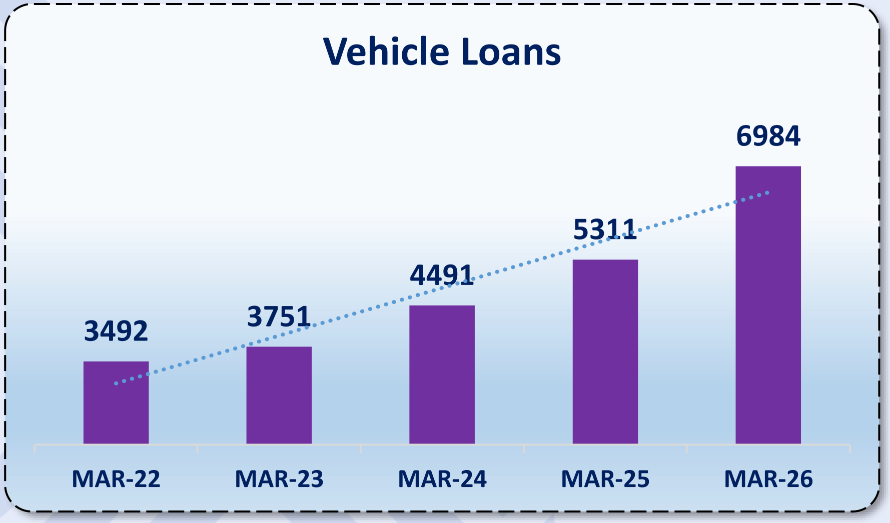
TOTAL ADVANCES

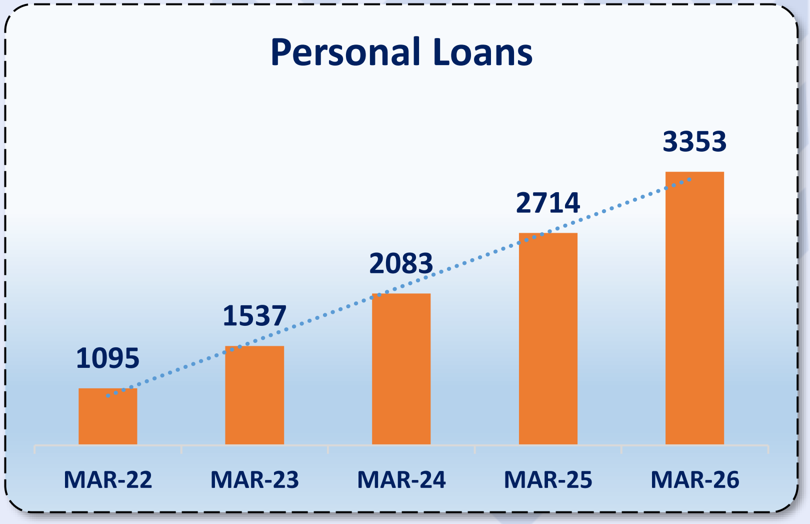


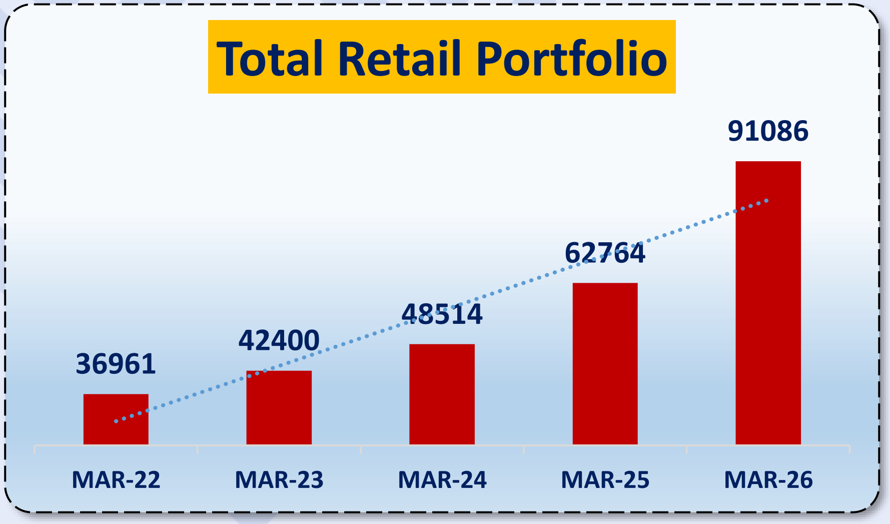
RETAIL SEGMENT LOANS GROWTH IN LAST 5 YEARS

(Rs. In Crores)



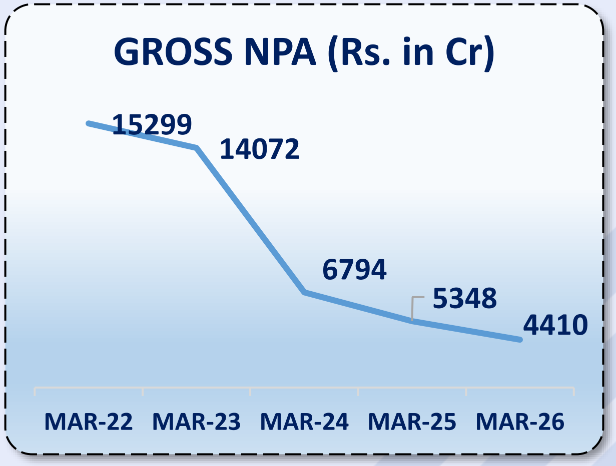


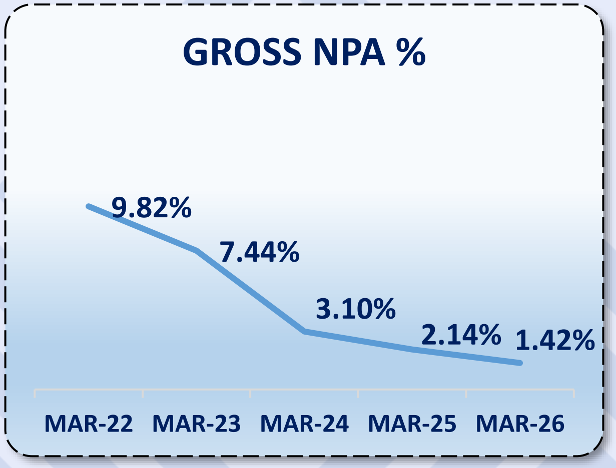


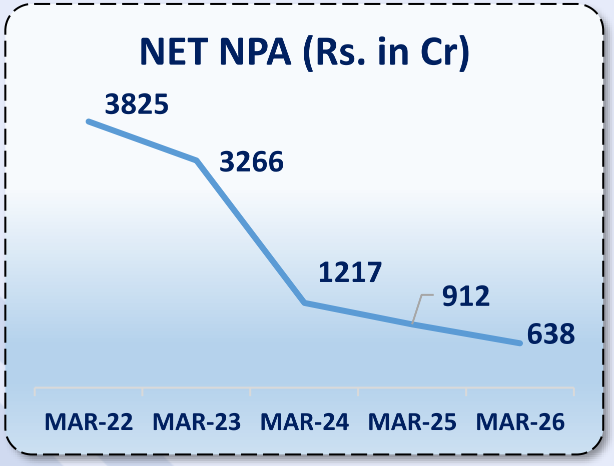


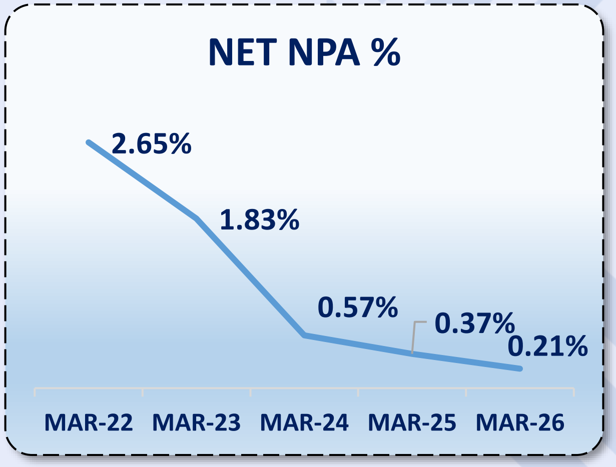
DECREASING NPA LEVELS & INCREASE IN PCR OVER 5 YEARS

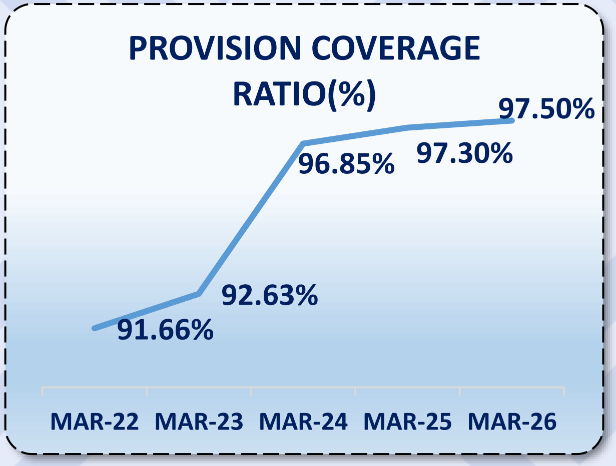
(Rs. In Crores)

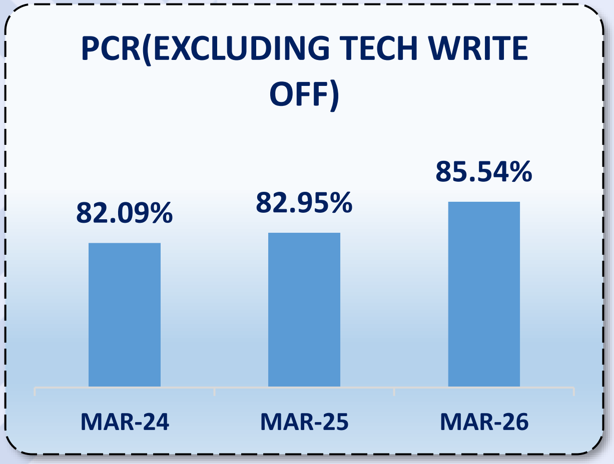




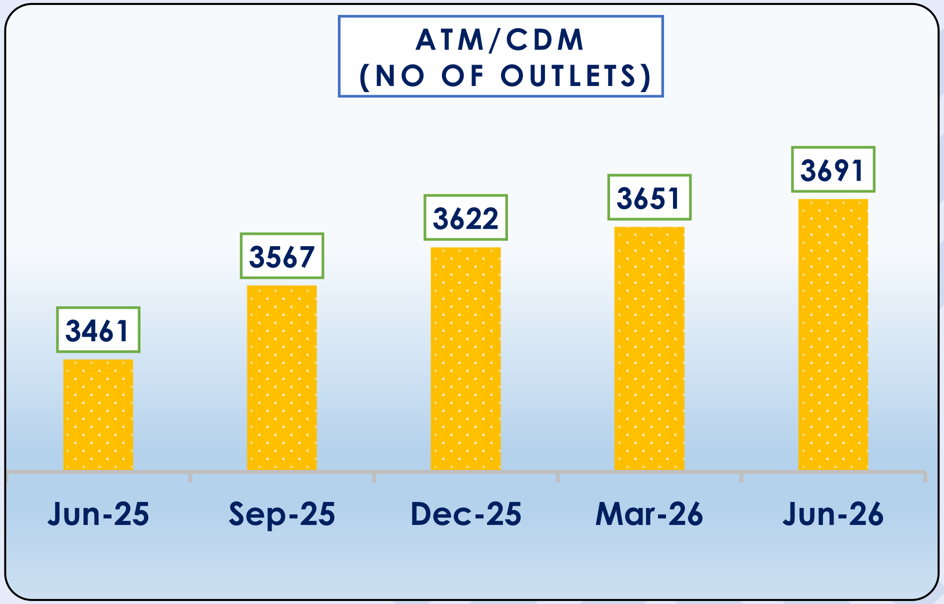


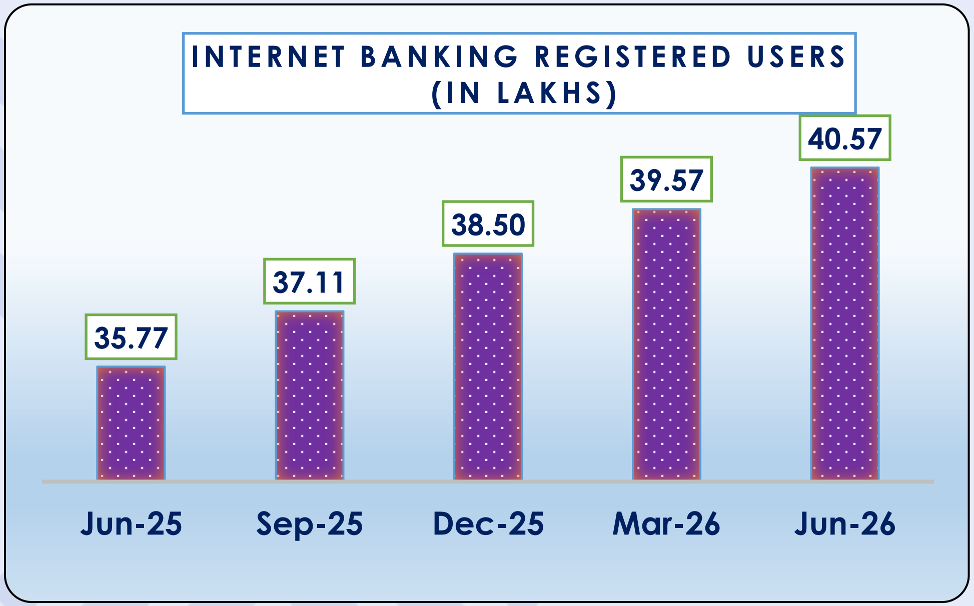


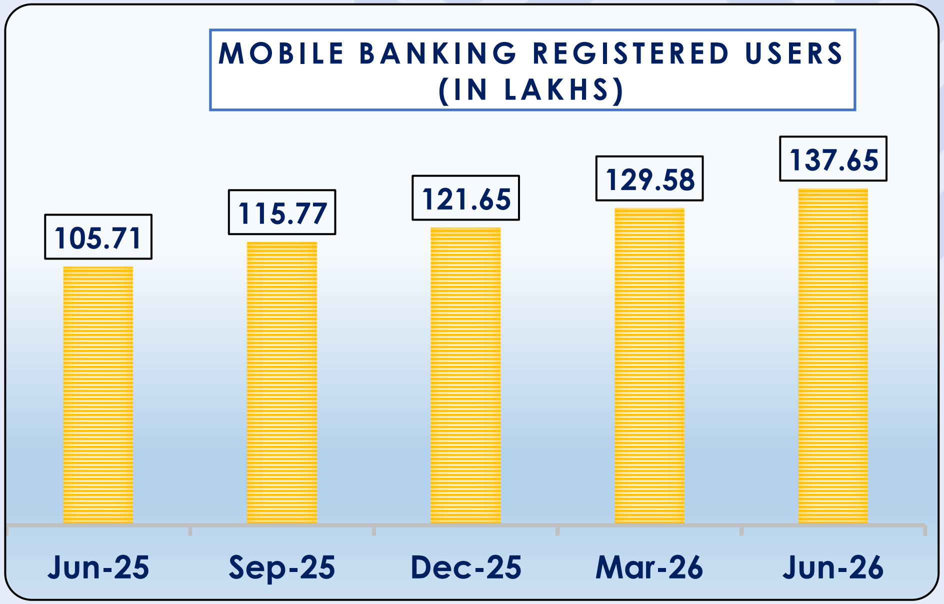


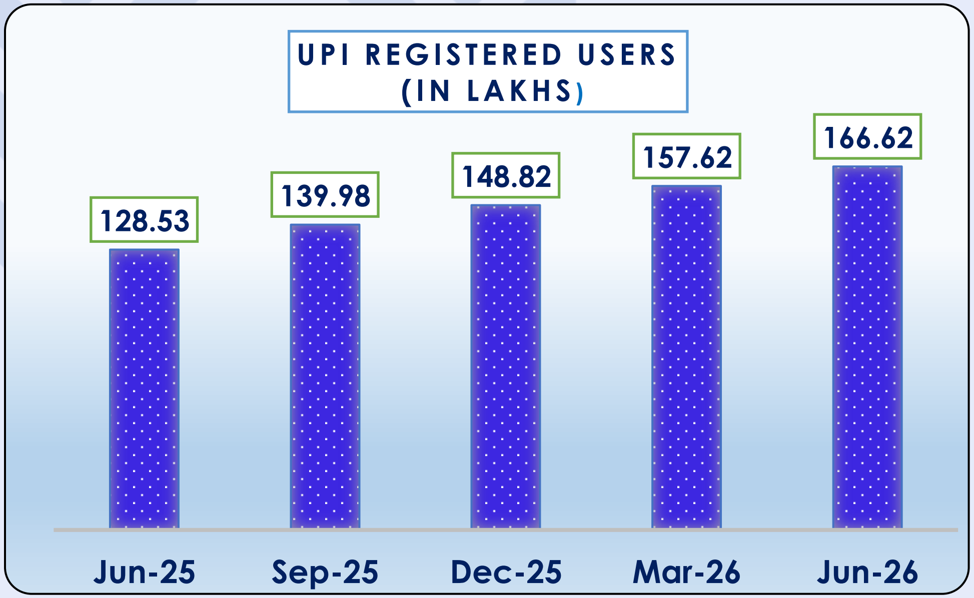


DIGITAL OUTREACH









TECHNOLOGY & DIGITAL INITIATIVES

- Self-Service & Mobile-First Digital Solutions
- Robotic Automation & AI/ML
- Leveraging Digital Public Infrastructure

CUSTOMER CENTRIC INNOVATIONS

IOB Digital Fixed Deposit (FD) – NTB Customers

- 100% Digital FD Opening – No Branch Visit Required
- Instant Account Creation with Seamless Onboarding
- Secure Aadhaar-based & Video KYC Process
- Paperless & Eco Friendly Banking

VCIP

- Instant digital account opening through hassle-free process by dedicated bank Officials
- Secure authentication using OTP & through live face authentication reducing frauds and identity risks
- Facility to open accounts even on Bank Holidays (except National Holidays)
- Enriched with Credit card onboarding journeys

IOB BUDDY

- Intelligent Customer assistant Chatbot
- Faster customer support through an AI-driven, always-on assistance platform.
- Real time , round the clock support
- Smooth escalation to Human agents

CUSTOMER CENTRIC INNOVATIONS

IOB Digital Hub (digital.iob.bank.in)

- One stop digital platform for all banking needs
- Instant access to anytime, anywhere banking services
- End to end digital journey from account opening to loan services
- Secure & Paperless banking experience

DEH Revamped Internet Banking

- Revamped Internet Banking
- Bill Desk, PayU, BBPS, IOB Pay Integration enabled
- Supports TNEB and Port Trust direct payments

QR Based Feedback

- Instant Customer Feedback through QR scan at branches/service points. Paperless & Contactless feedback collection mechanism.
- Supports Continuous Service Improvement and customer-centric banking initiatives.

CUSTOMER CENTRIC INNOVATIONS

Video Based life certificate

- Submit Life Certificate from home via Video Life Certificate
- Secure Aadhar based digital verification
- No Branch visit required – save time and effort

IOB Online Re-KYC (Digital KYC Update)

- Update KYC online without visiting branch
- Quick & hassle-free Aadhaar-based validation
- Secure digital authentication (OTP-based)
- Multiple channels – Web, SMS & Email
- Ensures uninterrupted banking services

IOB Akshara PIN (Smart & Secure PIN Generation)

- One stop digital platform for all banking needs
- Instant access to anytime, anywhere banking services
- End to end digital journey from account opening to loan services
- Secure & Paperless banking experience

CUSTOMER CENTRIC INNOVATIONS

WhatsApp Banking

- Secure real time channel for accessing key banking services via Mobile
- Fast, secure , paper less way to create Fixed deposits and Recurring deposits
- Balance inquiry, re-KYC services, Cheque book requests, Feedback services and download of Form 16, 16A, 27D
- Omnichannel platform

Mobile Banking

- 40 lac+ retail users
- ~15000 enrollments daily
- ~3.5 daily logins
- Multilingual Interface for 13 languages
- Rupay Credit card integration
- UPI integrated
- ReKYC Submission

RBIH – ULI

- Unified Lending Interface
- Amongst top 2 PSBs in number of loan disbursement via ULI
- TN, MP,AP, UP & Odisha land records utilized in KCC STP journey
- 2.62 lakh+ accounts processed
- ₹5700+ crores disbursed

EMPLOYEE CENTRIC INNOVATIONS

IOB Gold Nest

- End-to-end digital Jewel Loan processing for faster disbursement and reduced TAT.
- Standardized loan processing across branches for operational efficiency.
- Digital jewel image capture for secure and streamlined documentation.

Geo location based lead generation

- Location-based business lead identification.
- Near real-time business discovery.
- Early prospect engagement.
- Verified business leads.
- Targeted marketing for CA, MSME & Digital Banking.

IOB Lawyer's Diary

- Mobile app for Bank's Panel Lawyers
- Real time updates on Cases
- Review of Panel Lawyers performance

EMPLOYEE CENTRIC INNOVATIONS

Tab Banking

- Any Time Any Where service delivery
- 30+ services with Savings ,Current Account and 3-in-1 account opening
- ReKYC via Self service mode
- Multiple Nomination and Jansuraksha enrolments

KYC Smart Scanner Mobile App

- QR Based interface to scan KYC Documents
- Real-time integration with COB, Re-KYC, and CKYC

CRM

- 20+ Service requests like Issue/Activate/Block Debit Card, Credit/Debit freeze account, UDYAM number update etc.,
- Lead management with Social media leads integration
- Call center integratio

EMPLOYEE CENTRIC INNOVATIONS

Loan Origination System

- 90+ schemes across RAM segment
- Efficient credit underwriting & quick credit delivery across Retail, Agri, MSME Customers.
- Near 100% adoption on new channel

Robotic Process Automation

- Enhance operational efficiency, accuracy, and minimize manual intervention.
- Automated complaint management and batch processing

ESG INITIATIVES
ENVIRONMENTAL (E)

Financing Renewable Energy Projects

IOB Solar Loans

IOB Green Deposit

Digital Banking

IOB Harit Subhagruha

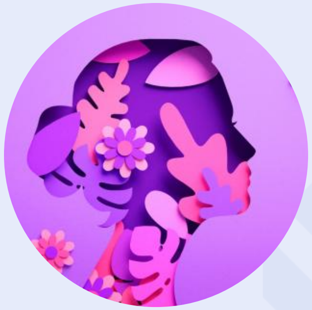
IOB ECO Savings Account

Focuses on reducing environmental impact and promoting sustainability.

ESG INITIATIVES
SOCIAL (S)

The Sakthi
IOB Chidambaram
Chettiar Memorial
Trust

Financial
Literacy Centers
(Sneha)



Various IOB
Credit Scheme
for Women

Friendly
Work
Environment

Focuses on customers, employees, and society.

ESG INITIATIVES
GOVERNANCE (G)

Effective Monitoring

Customer Right Policy

Complying with all Guidelines & Regulations

Effective Customer Complaints Resolutions

Focuses on ethical management, transparency, and compliance.

Skoch Award for our innovative project "Compliance Apexion"

Proud moment for our bank as we've been honored with the prestigious Skoch Award for our innovative project "Compliance Apexion"!
Our MD and CEO Shri Ajay Kumar Srivastava unveiled the same in the presence of EDs Shri Joydeep Dutta Roy and Shri Dhanaraj T, along with CGM Shri Nataraj and other executives. This accolade fuels our ambition to reach new heights in compliance.
Here's to setting new standards and achieving excellence!

PRODUCTS & SERVICES

PRODUCTS & SERVICES

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.

90 Years of TIMELESS TRUST

IOB
Good people to grow with

IOB CONNECT Mobile Banking App

Thank You