



Performance Analysis

For Quarter Ended/Half year ended
30TH September 2026

(26.10.2026)



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(Rs. In Crores)

PROFITABILITY

Parameters		Quarter Ended			Q-O-Q (%)	Y-o-Y (%)
		Sep-25	Jun-26	Sep-26		
PROFITABILITY	Net Profit	1226	1659	1912	15.25%	55.95%
	Operating Profit	2400	2693	3016	12.01%	25.67%
	Net Interest Income	3059	3688	3867	4.85%	26.41%
	Operating Income	4425	5848	5094	-12.89%	15.12%

STRENGTHENING FINANCIAL INDICATORS

STRENGTHENING FINANCIAL INDICATORS	Parameters	Quarter Ended			Q-O-Q (%)	Y-o-Y (%)
		Sep-25	Jun-26	Sep-26		
	NIM (DOMESTIC)	3.35%	3.48%	3.49%	1 bps	14 bps
	NIM (GLOBAL)	3.21%	3.37%	3.37%	-	16 bps
	ROA	1.20%	1.41%	1.53%	12 bps	33 bps
	ROE	19.95%	22.69%	24.58%	189 bps	463 bps
	COST TO INCOME	45.76%	53.95%	40.78%	(1317 bps)	(498 bps)
	CRAR	17.94%	19.36%	18.60%	(76 bps)	66 bps

(Rs. In Crores)

BUSINESS GROWTH

Parameters		Quarter Ended			Q-O-Q (%)	Y-O-Y (%)
		Sep-25	Jun-26	Sep-26		
BUSINESS GROWTH	CASA	137387	154415	165862	7.41%	20.73%
	Savings Bank	111260	127262	131408	3.26%	18.11%
	Retail Term Deposits	171384	186882	193189	3.38%	12.72%
	Total Deposits	339066	376193	407428	8.30%	20.16%
	Advances	277968	322132	345650	7.30%	24.35%
	Business	617034	698325	753078	7.84%	22.05%

ASSET QUALITY

Parameters		Quarter Ended			Q-O-Q (%)	Y-o-Y (%)
		Sep-25	Jun-26	Sep-26		
ASSET QUALITY	Gross NPA	5078	4292	4114	-4.15%	-18.98%
	Net NPA	776	588	544	-7.48%	-29.90%
	GNPA%	1.83%	1.33%	1.19%	(14 bps)	(64 bps)
	NNPA%	0.28%	0.18%	0.16%	(2 bps)	(12 bps)
	SLIPPAGE RATIO	0.11%	0.06%	0.07%	1 bps	(4 bps)
	PCR	97.48%	97.67%	97.69%	2 bps	21 bps

(Rs. In Crores)

Particulars	Quarter Ending			Half Year Ending		Growth %		
	Sep-25	Jun-26	Sep-26	H1 25-26	H1 26-27	Q-o-Q Sep 26 Over Jun 26	Y-o-Y Sep 26 Over Sep 25	H1 26-27 OVER H1 25-26
Interest Income	7849	8778	9201	15234	17979	4.82%	17.23%	18.02%
Interest Expenses	4790	5090	5334	9429	10424	4.79%	11.36%	10.55%
Net Interest Income	3059	3688	3867	5805	7555	4.85%	26.41%	30.15%
Non Interest Income	1365	2160	1227	2846	3387	-43.19%	-10.11%	19.01%
Operating Income	4425	5848	5094	8652	10941	-12.89%	15.12%	26.46%
Operating Expenses	2025	3155	2077	3894	5232	-34.17%	2.57%	34.36%
Operating Profit	2400	2693	3016	4758	5710	11.99%	25.67%	20.01%
Total Provisions	673	834	950	1517	1784	13.91%	41.16%	17.60%
Tax expenses	501	200	154	904	354	-23.00%	-69.26%	-60.84%
Net Profit	1226	1659	1912	2337	3572	15.25%	55.95%	52.85%

(Rs. In Crores)

Particulars	Quarter Ending			Half Year Ending		Growth %		
	Sep-25	Jun-26	Sep-26	H1 25-26	H1 26-27	Q-o-Q Sep 26 Over Jun 26	Y-o-Y Sep 26 Over Sep 25	H1 26-27 OVER H1 25-26
Interest on Loans	5920	6662	7083	11429	13746	6.32%	19.65%	20.27%
Interest on Investment	1872	1978	2053	3701	4030	3.79%	9.67%	8.89%
Other Interest Income	57	138	65	105	203	-52.90%	14.04%	93.33%
Total Interest Income	7849	8778	9201	15234	17979	4.82%	17.23%	18.02%
Exchange & Commission	452	476	477	850	953	0.21%	5.53%	12.12%
Profit / Loss on Sale of Investments	153	194	162	360	357	-16.49%	5.88%	-0.83%
Recovery from technical Written of Account	416	487	371	990	858	-23.82%	-10.82%	-13.33%
PSLC Commission	210	863	0	409	863	-100.00%	-100.00%	111.00%
All other Income	135	141	216	238	357	53.19%	60.00%	50.00%
Total Non Interest Income	1365	2160	1227	2846	3387	-43.19%	-10.11%	19.01%
Total Income	9214	10938	10428	18081	21366	-4.66%	13.18%	18.17%

(Rs. In Crores)

Particulars	Quarter Ending			Half Year Ending		Growth %		
	Sep-25	Jun-26	Sep-26	H1 25-26	H1 26-27	Q-o-Q Sep 26 Over Jun 26	Y-o-Y Sep 26 Over Sep 25	H1 26-27 OVER H1 25-26
A.Exchange & Commission	115	90	94	236	184	4.44%	-18.26%	-22.03%
B.Income from Non Fund Based Business	72	83	72	132	155	-13.25%	0.00%	17.42%
C.Processing charges	127	177	159	236	337	-10.17%	25.20%	42.80%
D.ATM/DBD Related Income	136	128	145	233	273	13.28%	6.62%	17.17%
E.Marketing/FI/Govt Business	13	18	18	30	36	0.00%	38.46%	20.00%
F.Miscellaneous Income	263	921	57	506	978	-93.81%	-78.33%	93.28%
FEE BASED INCOME (A+B+C+D+E+F)	727	1418	543	1374	1961	-61.71%	-25.31%	42.72%
Overseas	14	19	20	32	39	5.26%	42.86%	21.88%
Fee Based Income - Global	740	1437	563	1405	2000	-60.82%	-23.92%	42.35%

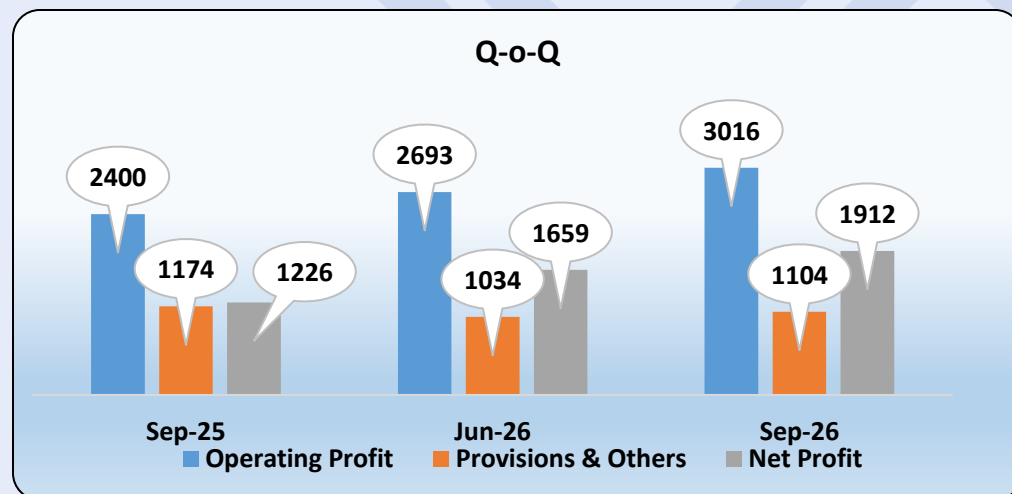
(Rs. In Crores)

Particulars	Quarter Ending			Half Year Ending		Growth %		
	Sep-25	Jun-26	Sep-26	H1 25-26	H1 26-27	Q-o-Q Sep 26 Over Jun 26	Y-o-Y Sep 26 Over Sep 25	H1 26-27 OVER H1 25-26
Interest on Deposits	4117	4336	4672	8123	9008	7.75%	13.48%	10.89%
Interest on Borrowings	672	754	662	1305	1416	-12.20%	-1.49%	8.51%
Total Interest Expenses	4790	5090	5334	9429	10424	4.79%	11.36%	10.55%
Staff Expenses	1172	2104	884	2338	2988	-57.98%	-24.57%	27.80%
Other Expenses	853	1050	1193	1555	2243	13.62%	39.86%	44.24%
Operating Expenses	2025	3155	2077	3894	5232	-34.17%	2.57%	34.36%
Total Expenses	6814	8245	7411	13323	15656	-10.12%	8.76%	17.51%

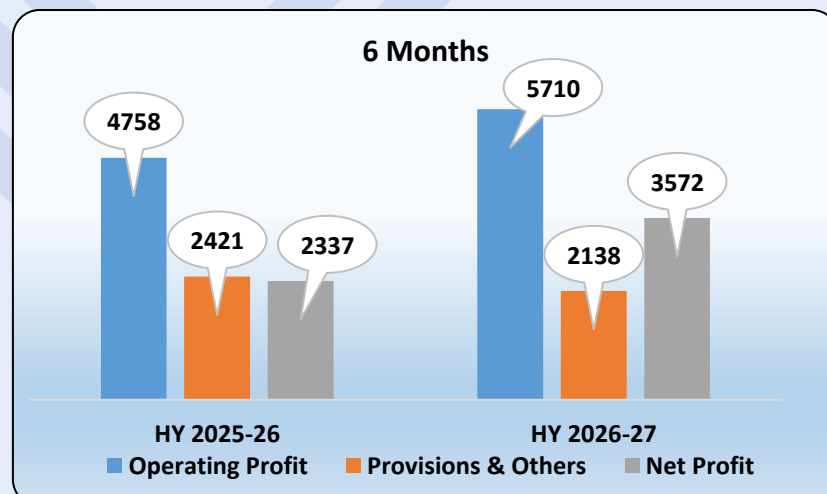
(Rs. In Crores)

Particulars	Quarter Ending			Half Year Ending		Growth %		
	Sep-25	Jun-26	Sep-26	H1 25-26	H1 26-27	Q-o-Q Sep 26 Over Jun 26	Y-o-Y Sep 26 Over Sep 25	H1 26-27 OVER H1 25-26
Operating Profit	2400	2693	3016	4758	5710	11.99%	25.67%	20.01%
Provisions	673	834	950	1517	1784	13.91%	41.16%	17.60%
of which NPA Provisions								
A.) NPA Provisions	121	106	142	300	248	33.96%	17.36%	-17.33%
B.) Other Provisions	552	728	808	1217	1536	10.99%	46.38%	26.21%
Tax Expenses	501	200	154	904	354	-23.00%	-69.26%	-60.84%
Net Profit	1226	1659	1912	2337	3572	15.25%	55.95%	52.85%

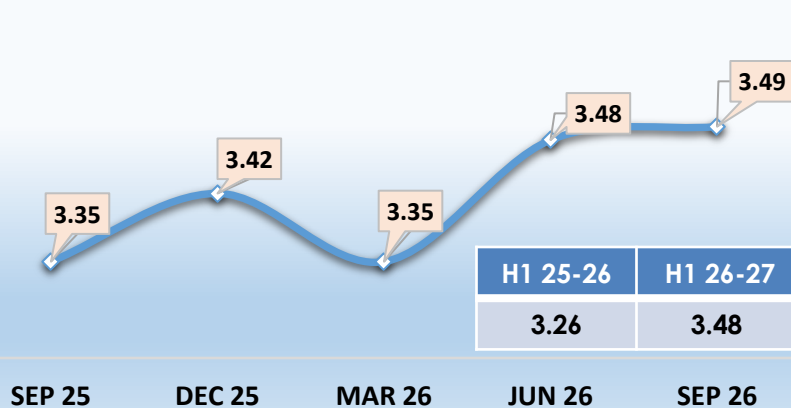
Q-o-Q



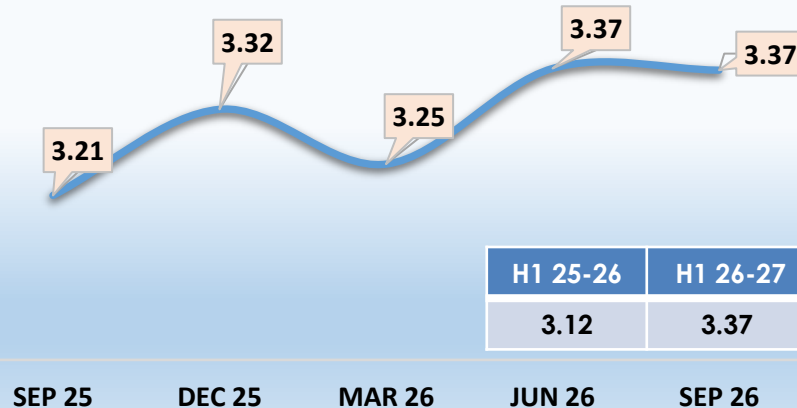
6 Months



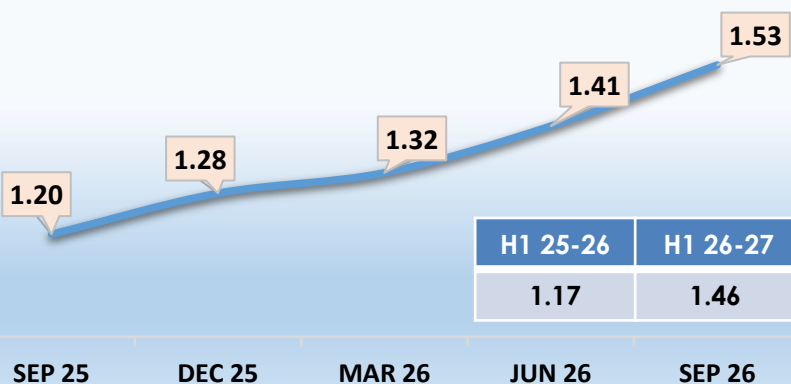
NET INTEREST MARGIN % (DOMESTIC)



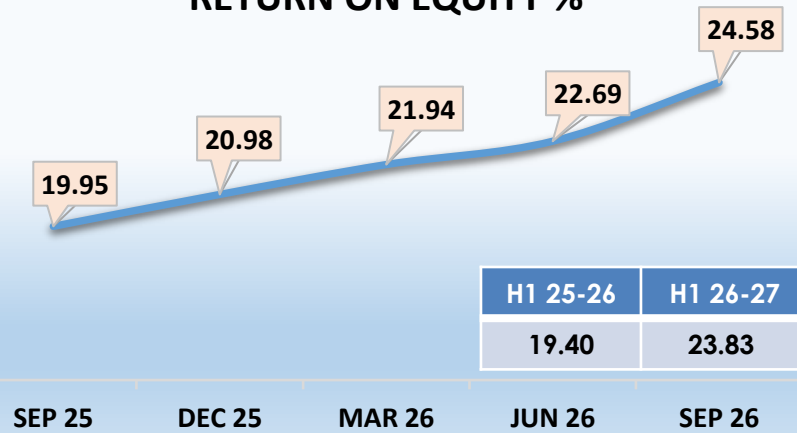
NET INTEREST MARGIN % (GLOBAL)



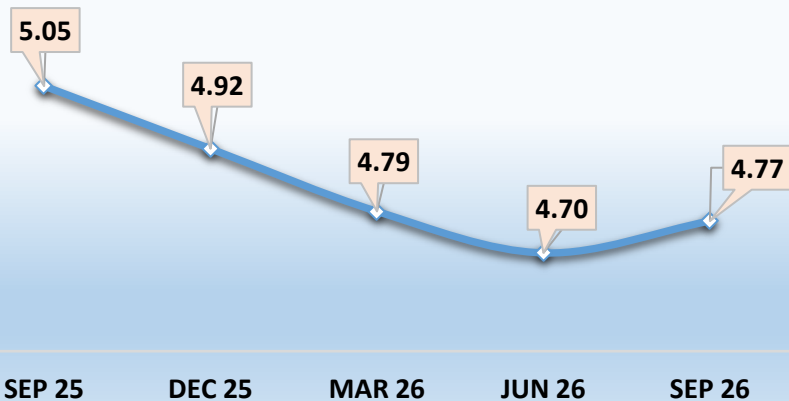
RETURN ON ASSETS %



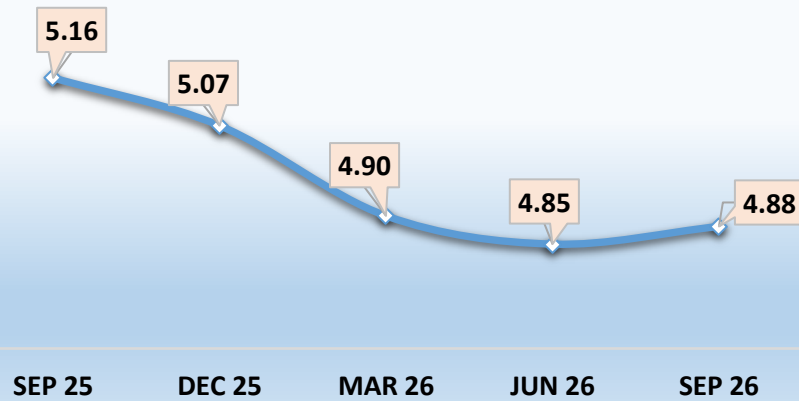
RETURN ON EQUITY %



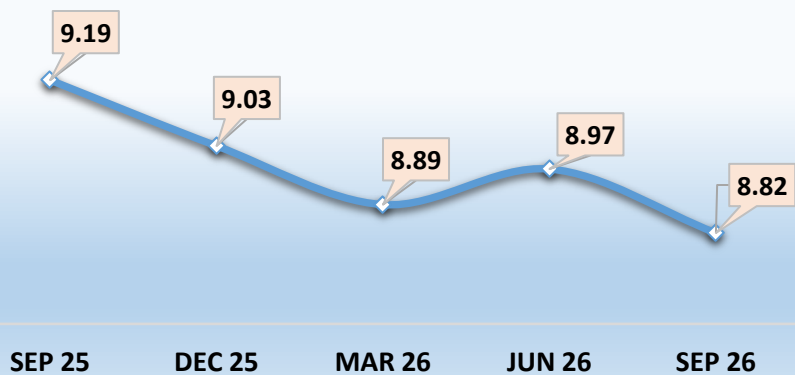
COST OF DEPOSITS(%)



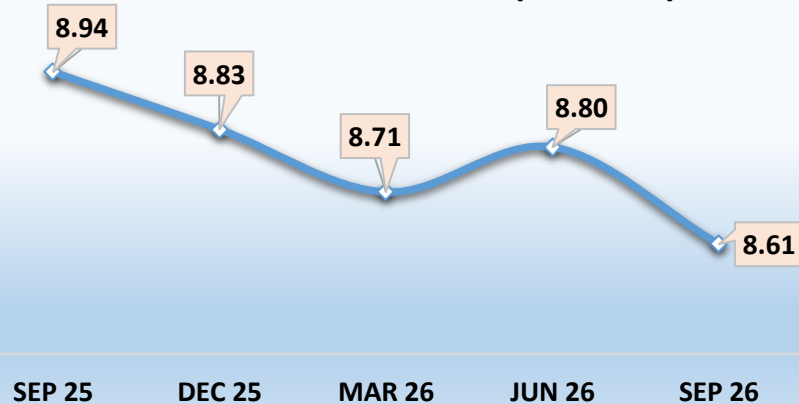
COST OF FUNDS(%)



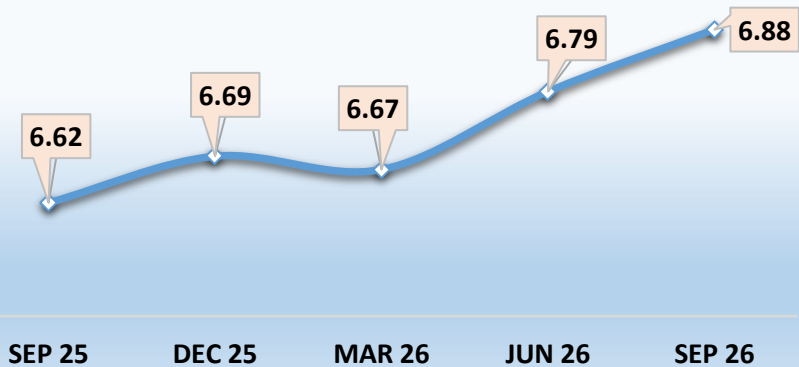
YIELD ON ADVANCES % (DOMESTIC)



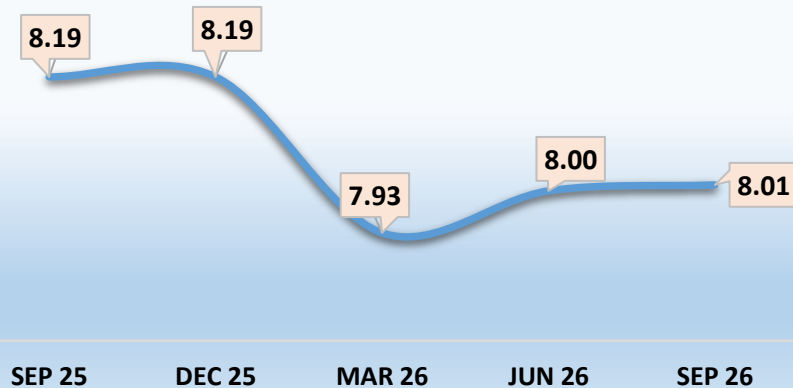
YIELD ON ADVANCES % (GLOBAL)



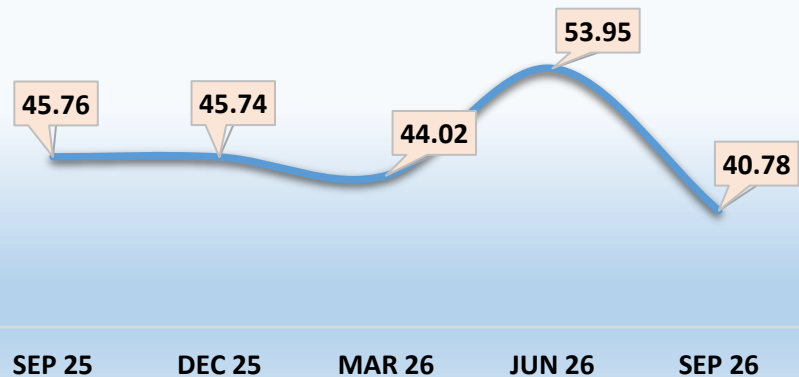
YIELD ON INVESTMENT %



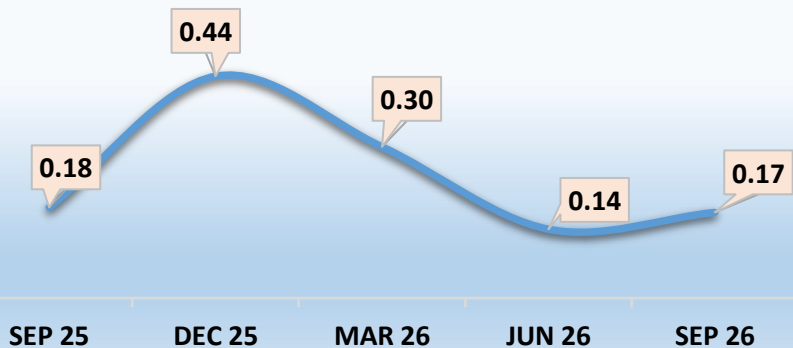
YIELD ON FUNDS(%)



COST TO INCOME %



CREDIT COST %

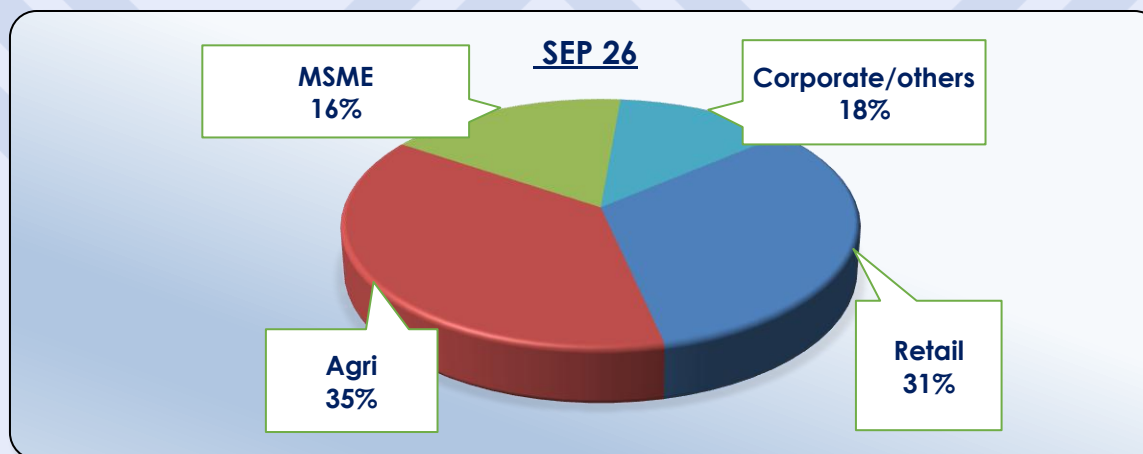


(Rs. In Crores)

Particulars	Sep-25	Jun-26	Sep-26	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Savings Bank	111260	127262	131408	4146	3.26%	20148	18.11%
Current Deposits	26127	27153	34454	7301	26.89%	8327	31.87%
CASA	137387	154415	165862	11447	7.41%	28475	20.73%
Retail Term Deposits	171384	186882	193189	6307	3.37%	21805	12.72%
Term Deposits	201679	221778	241566	19788	8.92%	39887	19.78%
Total Deposits	339066	376193	407428	31235	8.30%	68362	20.16%
Advances	277968	322132	345650	23518	7.30%	67682	24.35%
Business Mix	617034	698325	753078	54753	7.84%	136044	22.05%
CASA%(Global)	40.52%	41.05%	40.71%	(34 bps)		19 bps	
CD Ratio%(Global)	81.98%	85.63%	84.84%	(79 bps)		286 bps	
CASA%(Domestic)	41.01%	41.45%	41.14%	(31 bps)		13 bps	
CD Ratio%(Domestic)	78.78%	83.32%	81.39%	(193 bps)		261 bps	

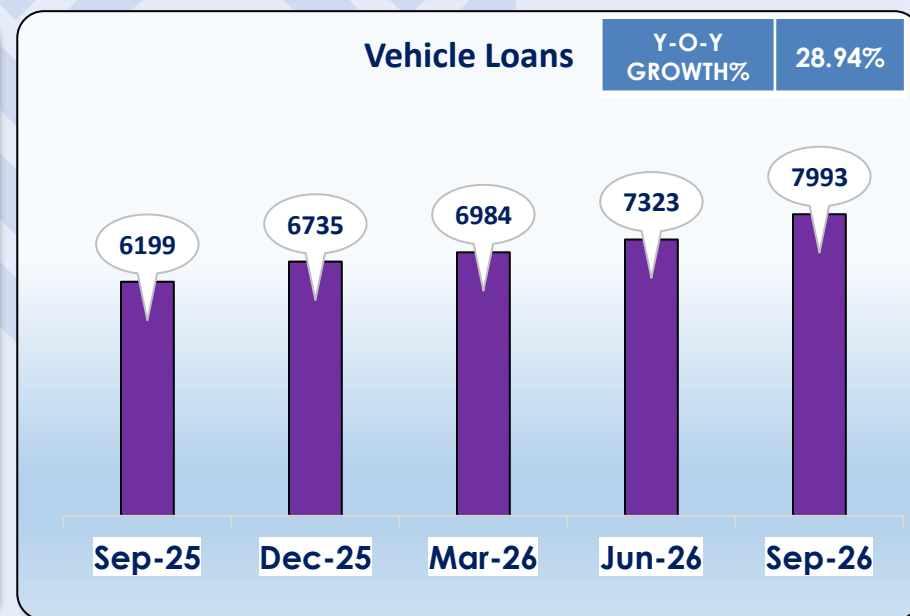
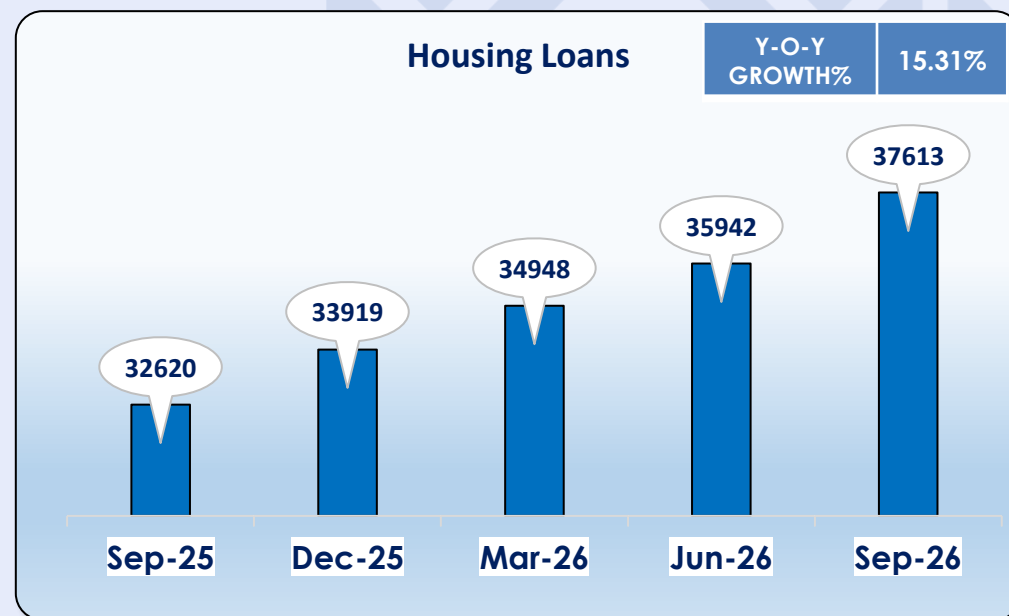
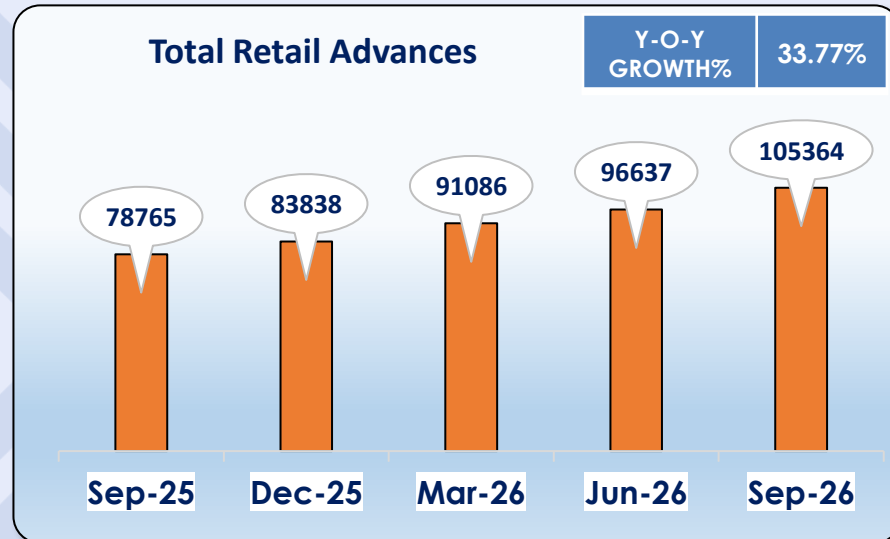
(Rs. In Crores)

Parameters	Sep-25	Jun-26	Sep-26	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Retail	78765	96637	105364	8727	9.03%	26599	33.77%
Agri	83023	112403	122305	9902	8.81%	39282	47.31%
MSME	48494	52554	55186	2632	5.01%	6692	13.80%
Total (RAM)	210282	261594	282855	21261	8.13%	72573	34.51%
Corporate/others	67685	60538	62795	2257	3.73%	-4890	-7.22%
Global Advances	277968	322132	345650	23518	7.30%	67682	24.35%
RAM to Adv (%)	75.65%	81.21%	81.83%	62 bps		618 bps	



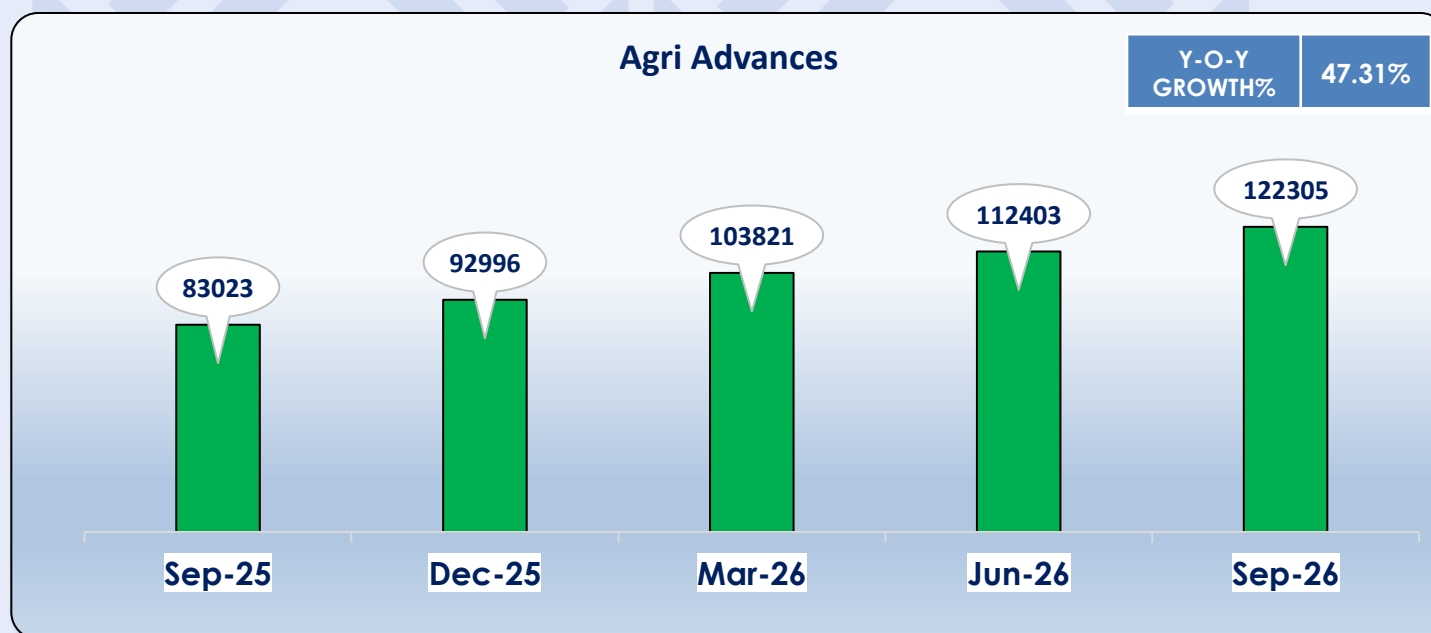
(Rs. In Crores)

Period	Domestic Advances	Retail Advances	% Share to Domestic Advances
Sep-25	260416	78765	30.25%
Dec-25	278605	83838	30.09%
Mar-26	294405	91086	30.94%
Jun-26	305999	96637	31.58%
Sep-26	323228	105364	32.60%



(Rs. In Crores)

Period	Domestic Advances	Agri Advances	% Share to Domestic Advances
Sep-25	260416	83023	31.88%
Dec-25	278605	92996	33.38%
Mar-26	294405	103821	35.26%
Jun-26	305999	112403	36.73%
Sep-26	323228	122305	37.84%

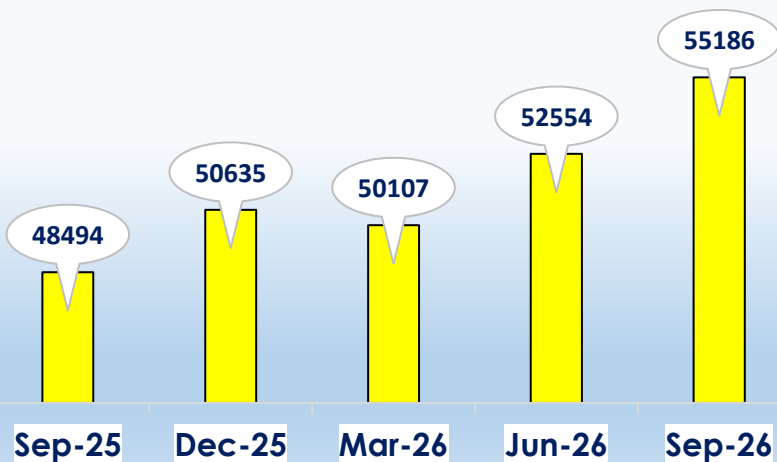


(Rs. In Crores)

Period	Domestic Advances	MSME Advances	% Share to Domestic Advances
Sep-25	260416	48494	18.62%
Dec-25	278605	50635	18.17%
Mar-26	294405	50107	17.02%
Jun-26	305999	52554	17.17%
Sep-26	323228	55186	17.07%

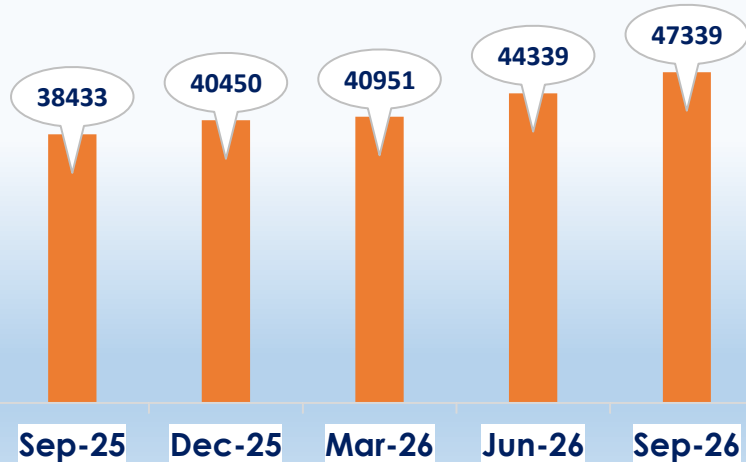
MSME Advances

Y-O-Y
GROWTH% 13.80%



CORE MSME

Y-O-Y
GROWTH% 23.17%



(Rs. In Crores)

Parameters	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Domestic Investments	112477	112229	115730	118617	120907
SLR	85240	84734	88552	91550	93609
Non SLR	27236	27495	27178	27067	27298
Held to Maturity	90128	88364	93019	95456	94376
Available for Sale	18030	19313	18449	20037	23281
Held for Trading	1517	1573	1440	385	285
Fair value through Profit & Loss account – FVTPL	1583	1760	1604	1521	1745
Subsidiaries, Associates and Joint Ventures	1219	1219	1219	1219	1219
Investment by Overseas Branches	4307	3967	4079	3990	4160
Global Investments	116784	116196	119810	122607	125067

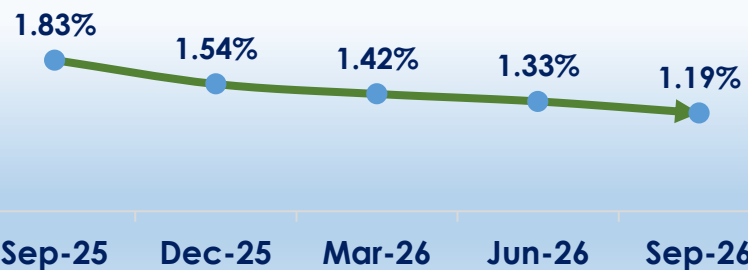
Particulars	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
* Return on Equity (%)	19.95	20.98	21.94	22.69	24.58
* Basic & Diluted Earning per Share	0.64	0.71	0.78	0.86	0.99
* Price Earning Ratio	61.78	50.89	40.23	39.64	31.27
Book value per share (in Rs)	13.13	13.90	14.60	15.79	16.53
Price/Book value (in Rs)	3.01	2.60	2.15	2.16	1.87
Adjusted Book value (in Rs)	12.73	13.53	14.27	15.48	16.25
Price/Adjusted Book value (in Rs)	3.11	2.67	2.20	2.20	1.91

* Quarterly

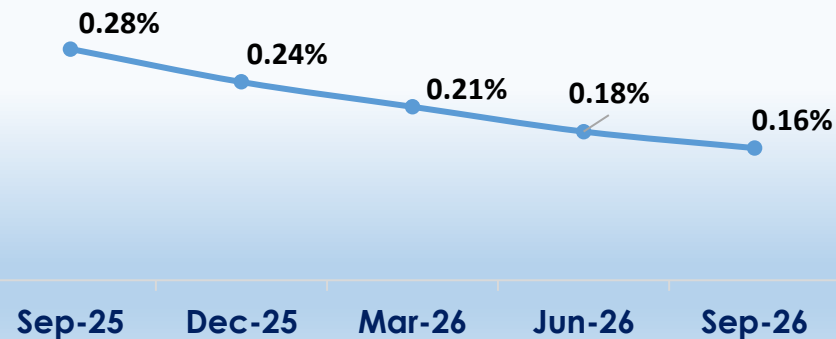
(Rs. In Crores)

Details	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
i) Opening Gross NPAs	5178	5078	4530	4410	4292
a. Cash Recoveries	212	144	254	106	159
b. Upgradation	94	46	39	35	60
c. Write-Offs	108	601	242	174	190
d. Sale to ARCs	32	47	64	0	13
ii) Total Reductions (a+b+c+d+e)	446	838	600	316	422
iii) Fresh Slippages to NPA category	290	301	366	195	220
iv) Other Debits	55	-11	113	4	24
Closing Gross NPAs (i-ii+iii+iv)	5078	4530	4410	4292	4114
Gross NPA (%)	1.83%	1.54%	1.42%	1.33%	1.19%
Net NPAs (Absolute)	776	708	638	588	544
Net NPA (%)	0.28%	0.24%	0.21%	0.18%	0.16%
Provision Coverage Ratio	97.48%	97.49%	97.50%	97.67%	97.69%
f . Recovery from Tech Write off accounts	445	635	564	497	405
f. i) Of which Reduction	419	608	544	489	374
g. Recovery from overseas set off accounts	16	0	0	0	0
h. Recovery from uncharged interest	76	19	39	16	10
Total Recovery(a+b+d+f+g+h)	874	890	960	654	647

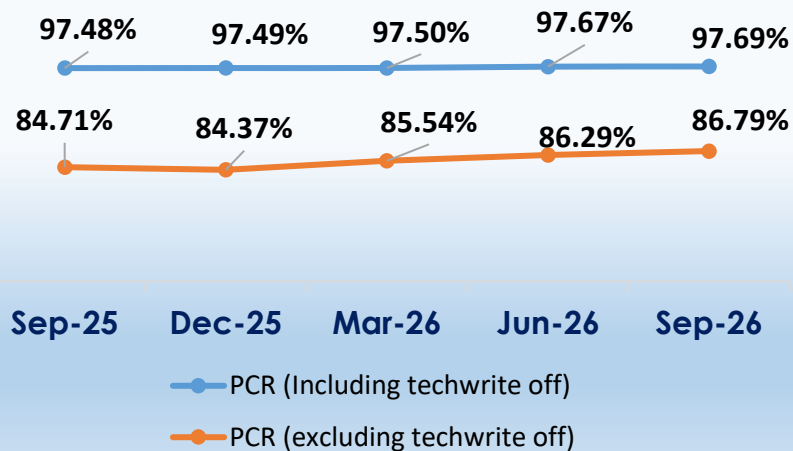
GNPA(%)



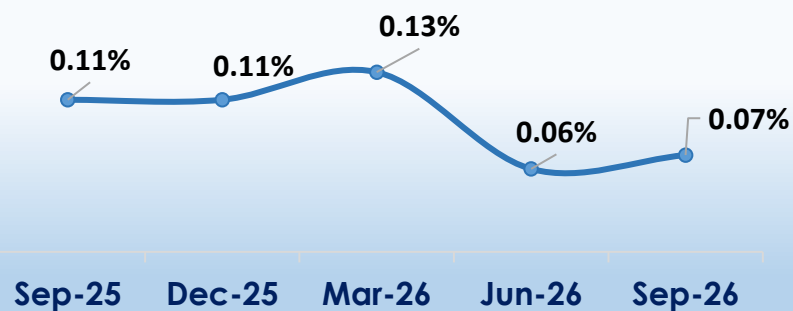
NNPA(%)



PCR(%)



SLIPPAGE RATIO



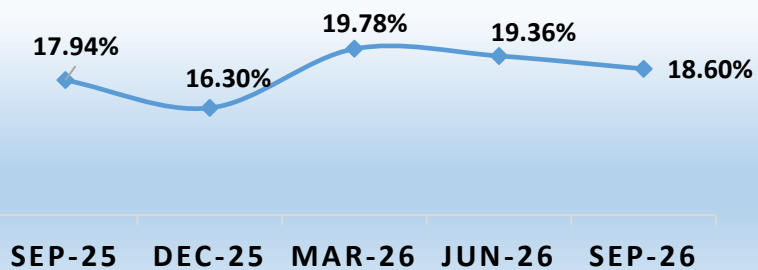
(Rs. In Crores)

Segmental NPAs	Sep-25			Jun-26			Sep-26		
	ADV	NPA	Ratio %	ADV	NPA	Ratio %	ADV	NPA	Ratio %
Retail	78765	839	1.07%	96637	511	0.53%	105364	377	0.36%
Agri	83023	1539	1.85%	112403	1095	0.97%	122305	1085	0.89%
MSME	48494	1149	2.37%	52554	1176	2.24%	55186	1179	2.14%
RAM	210283	3526	1.68%	261594	2781	1.06%	282855	2640	0.93%
Corporate	50133	167	0.33%	44405	111	0.25%	40373	70	0.17%
Domestic Advance	260416	3694	1.42%	305999	2893	0.95%	323228	2710	0.84%
Overseas	17552	1384	7.89%	16133	1400	8.68%	22422	1404	6.26%
Total	277968	5078	1.83%	322132	4292	1.33%	345650	4114	1.19%

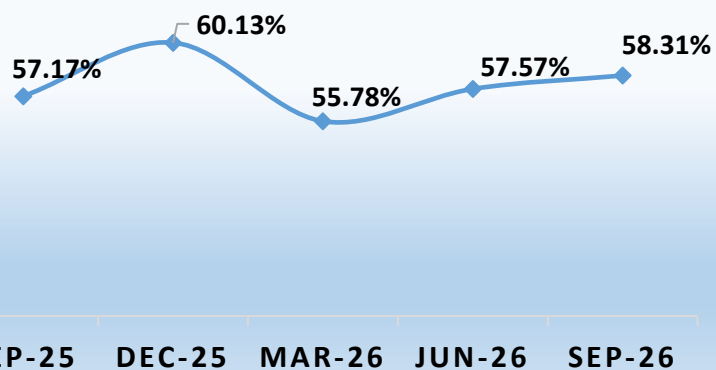
(Rs. In Crores)

Particulars	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Market Risk RWA	2781	2773	2185	1907	2301
Operational Risk RWA	22587	22587	22587	26365	26365
Credit Risk RWA	158915	177382	173159	185441	201557
Total RWA (A)	184284	202743	197932	213713	230222
CET 1	28625	28368	33524	36081	37442
CET 1%	15.53%	13.99%	16.94%	16.88%	16.26%
Tier 1	28625	28368	33524	36081	37442
Tier 1%	15.53%	13.99%	16.94%	16.88%	16.26%
Tier 2	4441	4672	5619	5283	5384
Tier 2%	2.41%	2.30%	2.84%	2.47%	2.34%
Total Capital (B)	33066	33040	39144	41364	42827
CRAR (B/A)	17.94%	16.30%	19.78%	19.36%	18.60%
Total RWA to Advance Ratio	66.30%	68.73%	63.76%	66.34%	66.61%
Credit RWA to Advance Ratio	57.17%	60.13%	55.78%	57.57%	58.31%

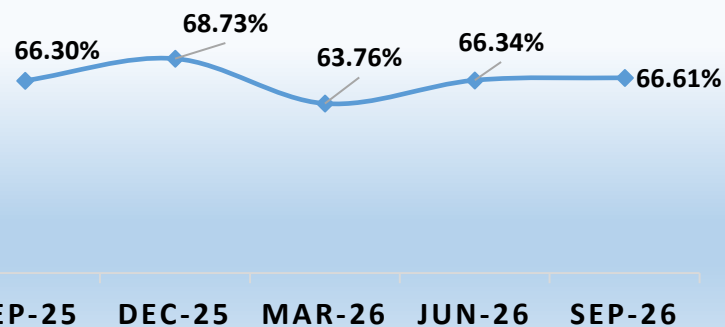
CRAR



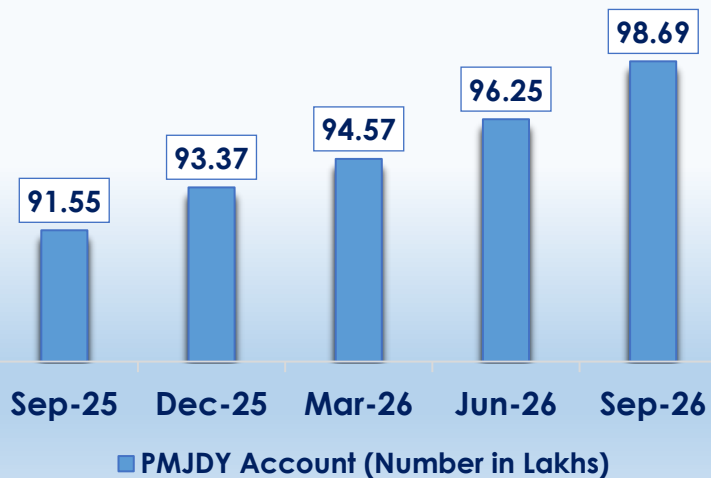
CREDIT RWA TO ADVANCE RATIO



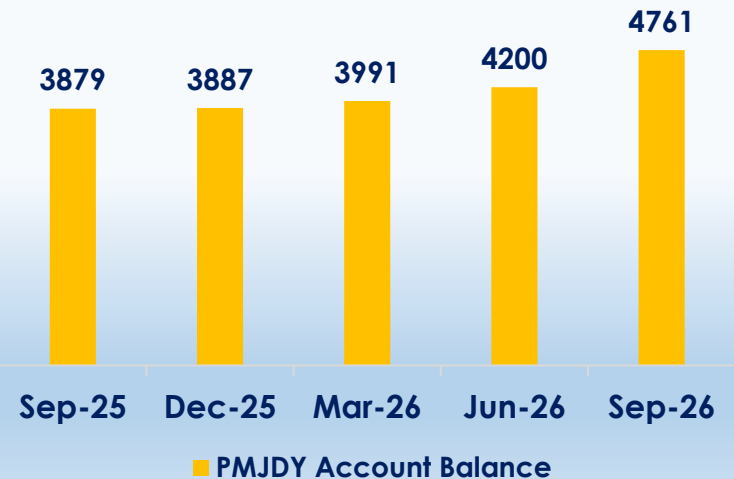
TOTAL RWA TO ADVANCE RATIO



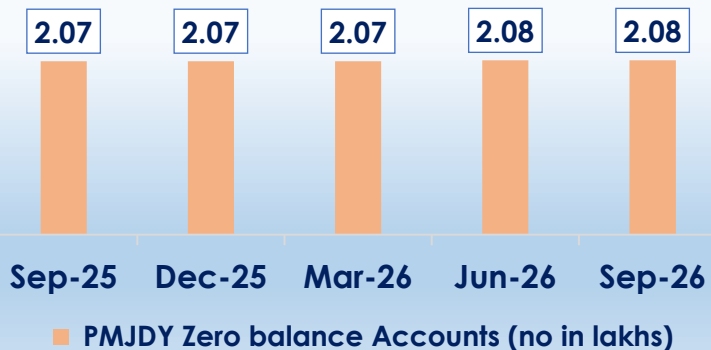
PMJDY Account (Number in Lakhs)



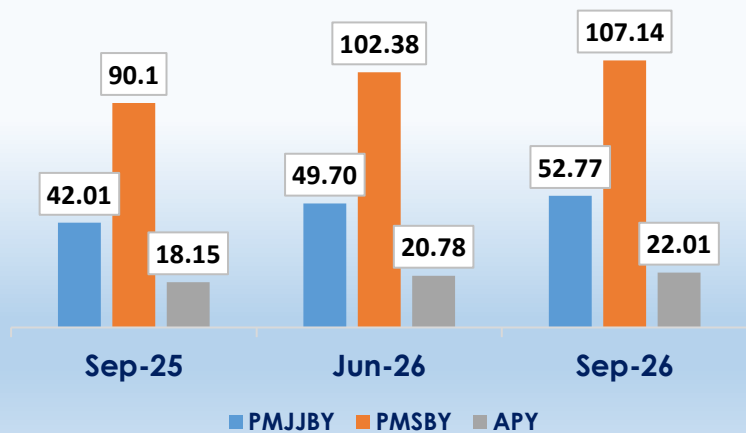
PMJDY Account Balance(in Crs)



PMJDY Zero balance Acs (No in Lakhs)

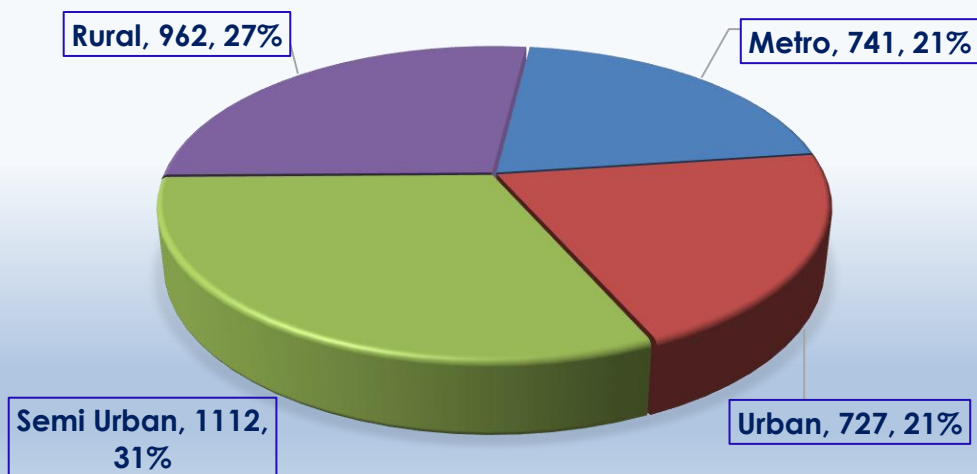


Jansuraksha Scheme (In Lakhs)



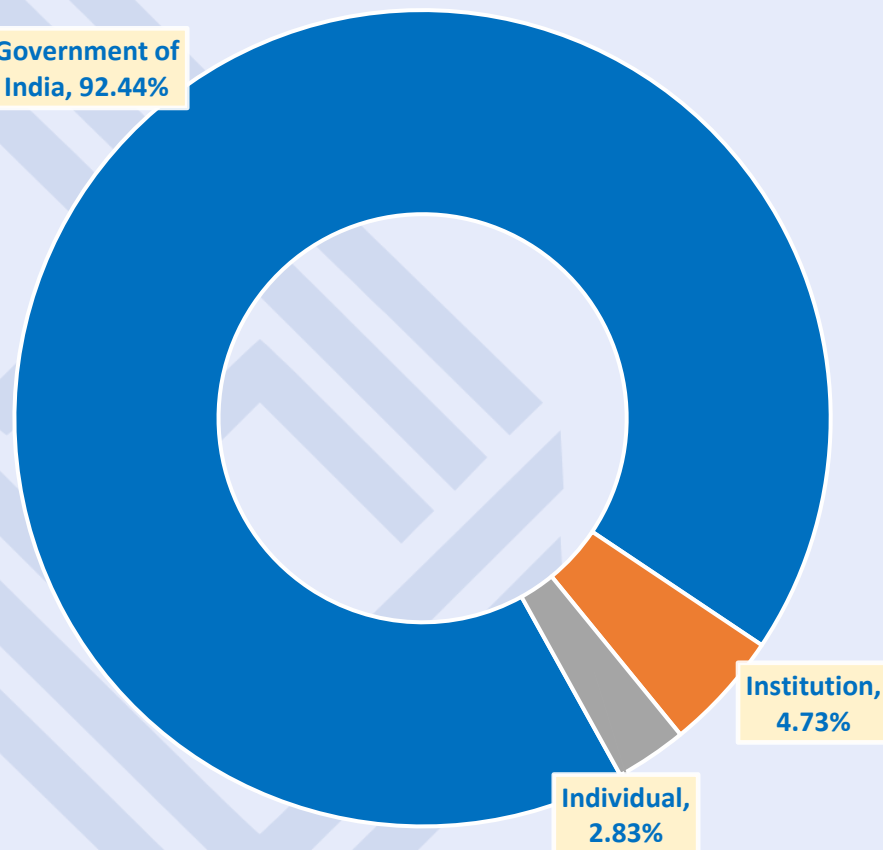
Presence		Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
	Domestic Branches	3373	3438	3494	3522	3542
	Overseas Branches	4	4	4	4	4
	ATM/CR	3567	3622	3651	3691	3729
	BC	11467	11959	12187	13401	15092

SEP-26 DOMESTIC BRANCHES



Category of Shareholder	% share
Government of India	92.44%
FI/Banks	0.22%
Foreign Portfolio Investor (Corporate)	0.48%
Mutual Funds	0.23%
Insurance Companies	3.72%
Bodies Corporate	0.08%
Individual	2.50%
ESOP/ESOS/ESPS	0.19%
NRI	0.06%
HUF	0.06%
LLP	0.02%

Government of India, 92.44%

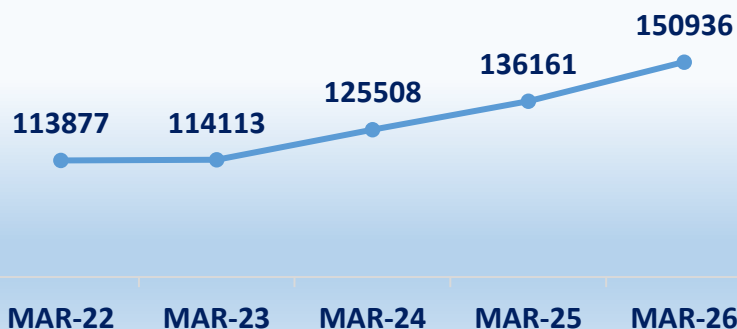


(Rs. In Lakhs)

Balance Sheet as at 30.09.2026				
LIABILITIES				
Particulars	Standalone		Consolidated	
	30.09.2026	30.09.2025	30.09.2026	30.09.2025
Capital	1925659	1925659	1925659	1925659
Reserves and Surplus	2149776	1557905	2108039	1497470
Deposits	40742818	33906596	40742818	33906596
Borrowings	4976005	4643319	4976005	4643319
Other Liabilities & Provisions	1992309	1215235	1992309	1215249
Total	51786566	43248715	51744830	43188293
ASSETS				
Cash & Balance with RBI	1301402	2025714	1301402	2025714
Balance with Banks and Money at Call and Short Notice	1253065	302796	1253065	325452
Investments	12506672	11678374	12464936	11595290
Advances	34206058	27363983	34206058	27363983
Fixed Assets	502844	498903	502844	498903
Other Assets	2016525	1378944	2016525	1378952
Total	51786566	43248715	51744830	43188293

(Rs. In Crores)

CASA (Rs. in Cr)



RETAIL TERM DEPOSITS (Rs. in Cr)



TERM DEPOSITS (Rs. in Cr)



TOTAL DEPOSITS (Rs. in Cr)



(Rs. In Crores)

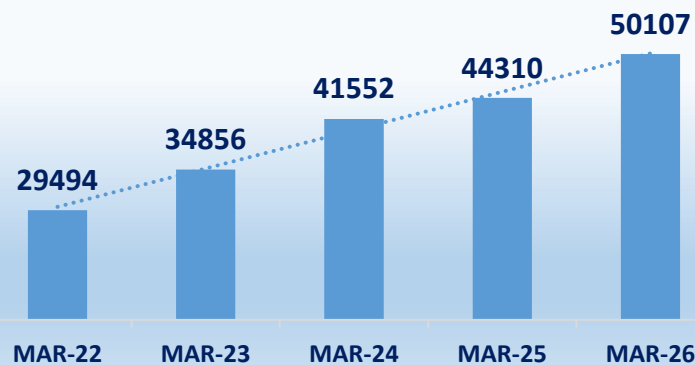
RETAIL ADVANCES



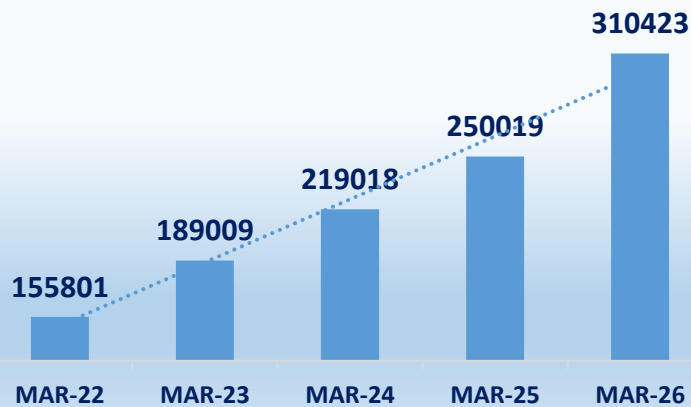
AGRI ADVANCES



MSME ADVANCES

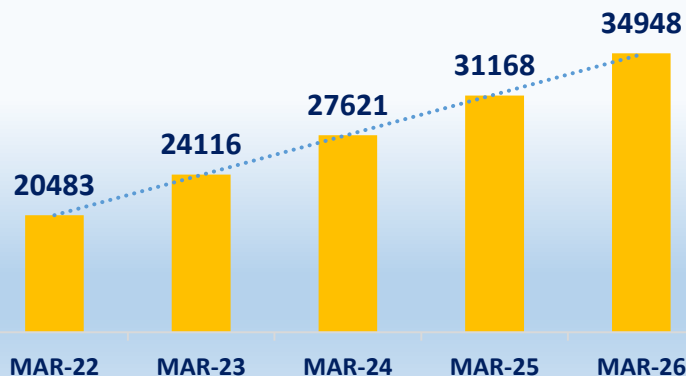


TOTAL ADVANCES

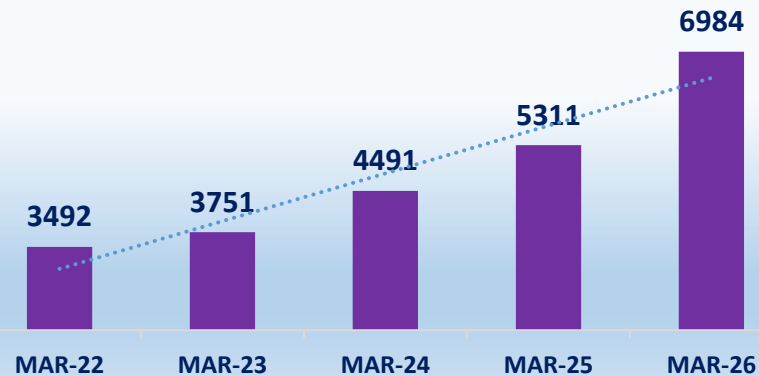


(Rs. In Crores)

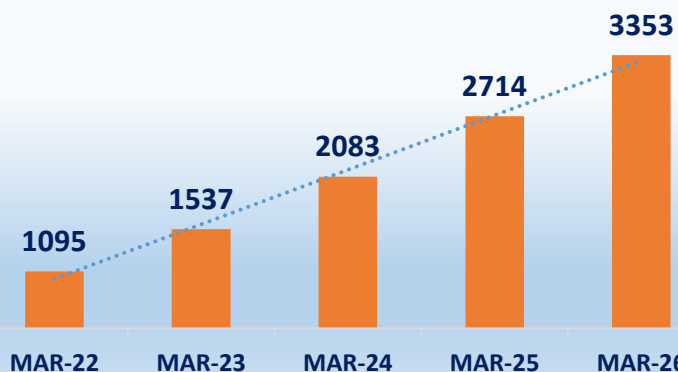
Home Loans



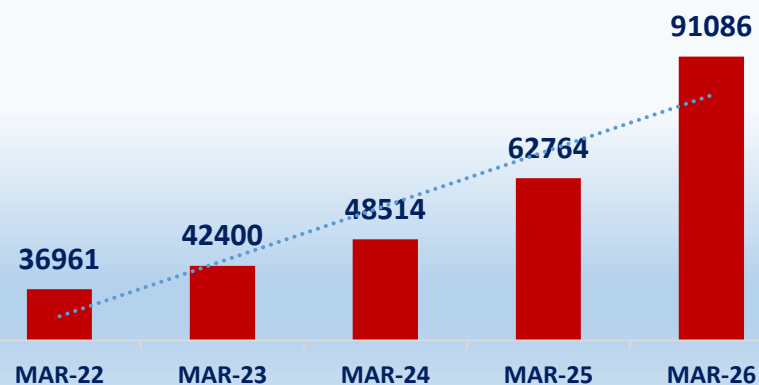
Vehicle Loans



Personal Loans



Total Retail Portfolio

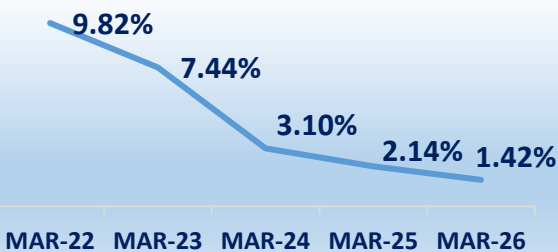


(Rs. In Crores)

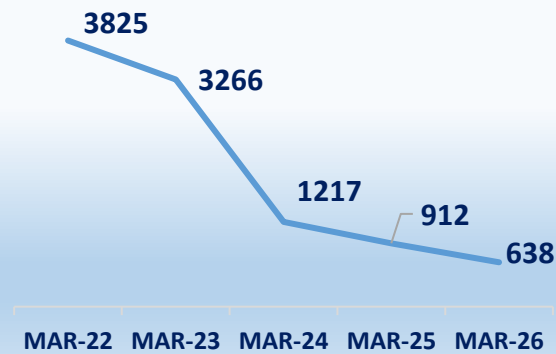
GROSS NPA (Rs. in Cr)



GROSS NPA %



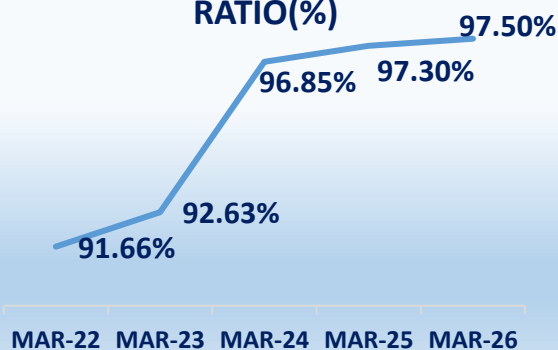
NET NPA (Rs. in Cr)



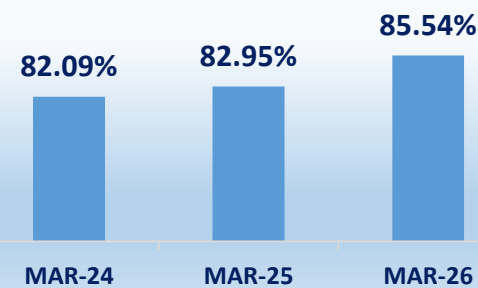
NET NPA %



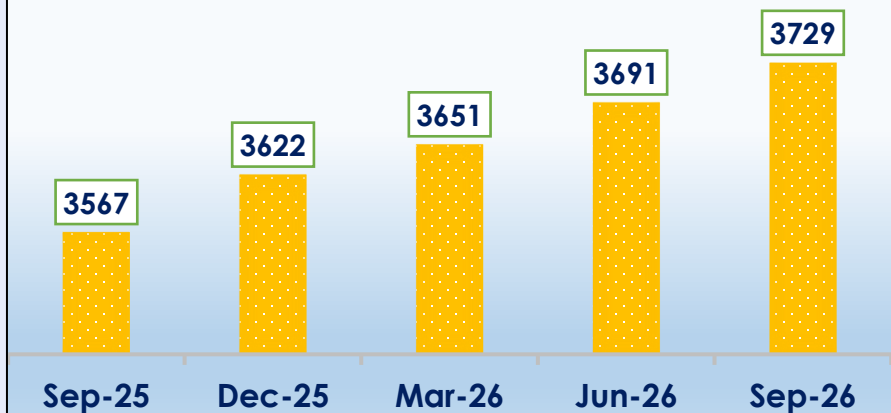
PROVISION COVERAGE RATIO(%)



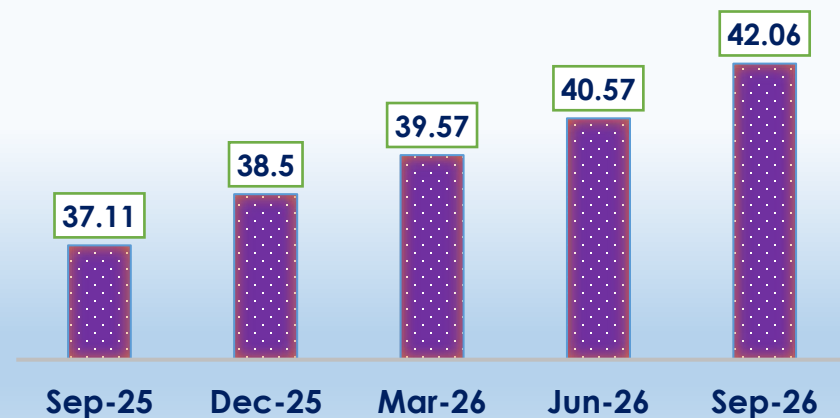
PCR(EXCLUDING TECH WRITE OFF)



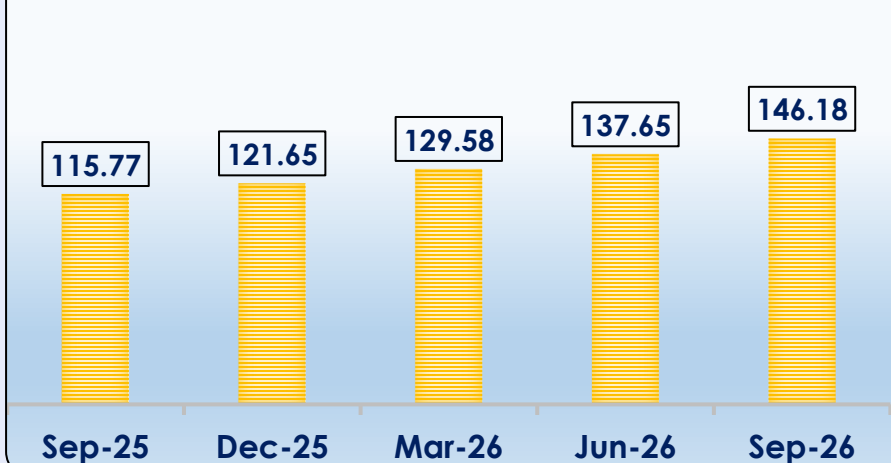
**ATM/CDM
(NO OF OUTLETS)**



**INTERNET BANKING REGISTERED USERS
(IN LAKHS)**



**MOBILE BANKING REGISTERED USERS
(IN LAKHS)**



**UPI REGISTERED USERS
(IN LAKHS)**





**Financing
Renewable
Energy Projects**



**IOB
Solar
Loans**



**Digital
Banking**



**IOB Green
Deposit**



**IOB Harit
Subhagruha**



**IOB ECO
Savings Account**

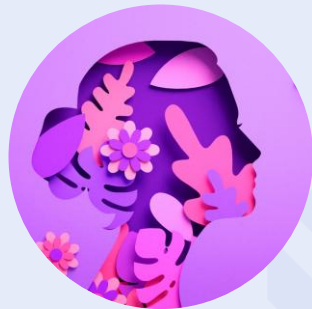
**Focuses on reducing environmental impact
and promoting sustainability.**



**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.



**Effective
Monitoring**



**Customer Right
Policy**



**Complying
with all
Guidelines &
Regulations**



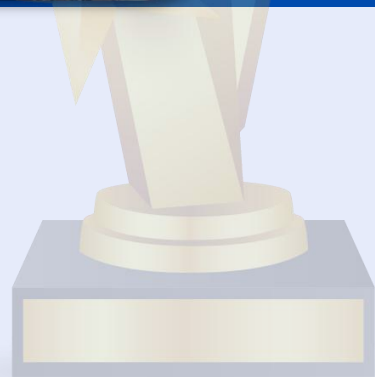
**Effective
Customer
Complaints
Resolutions**



**Focuses on ethical management, transparency,
and compliance.**



Our Managing Director and Chief Executive Officer, Mr. Ajay Kumar Srivastava, received the “Rajbhasha Kirti – First Prize” for the implementation of the Official Language for the fourth consecutive year, from the Honourable Union Minister of Home Affairs and Cooperation, Shri Amit Shah ji.

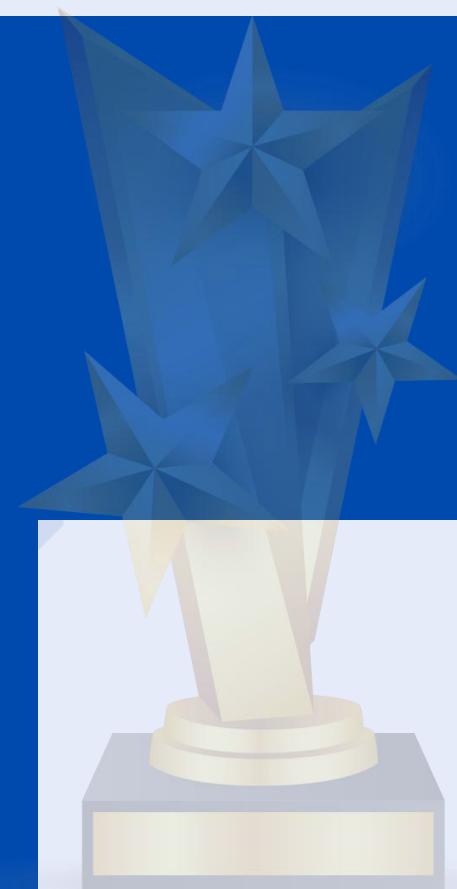




EASE 8.0 Winner Top Improver - Rank1 MD & CEO Shri Ajay Kumar Srivastava Felicitated at the DFS Citation Ceremony



Our MD & CEO Shri Ajay Kumar Srivastava received the prestigious EASE 8.0 'Top Improver' (#Rank 1) award on behalf of IOB, alongside Executive Directors Shri Joydeep Dutta Roy and Shri T. Dhanaraj, presented by Shri Sanjay Lohiya, I.A.S., Secretary, Department of Financial Services (DFS).





Indian Overseas Bank has been conferred the prestigious SKOCH BFSI Award 2026 in the NPA Management category, recognising the Bank's technology-enabled, process-driven and innovative approach to NPA management and recovery.



Indian Overseas Bank has been conferred the prestigious SKOCH BFSI Award 2026 for its Robotic Process Automation (RPA) initiative by the Anti Money Laundering Department, recognising the Bank's technology-driven approach to transaction monitoring.



Self-Service & Mobile-First Digital Solutions



AI/ML & Robotic Process Automation



Leveraging Digital Public Infrastructure

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

WhatsApp Banking

- Secure real time channel for accessing key banking services via Mobile
- Fixed deposit A/c opening
- 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

Mobile Banking

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

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 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.

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

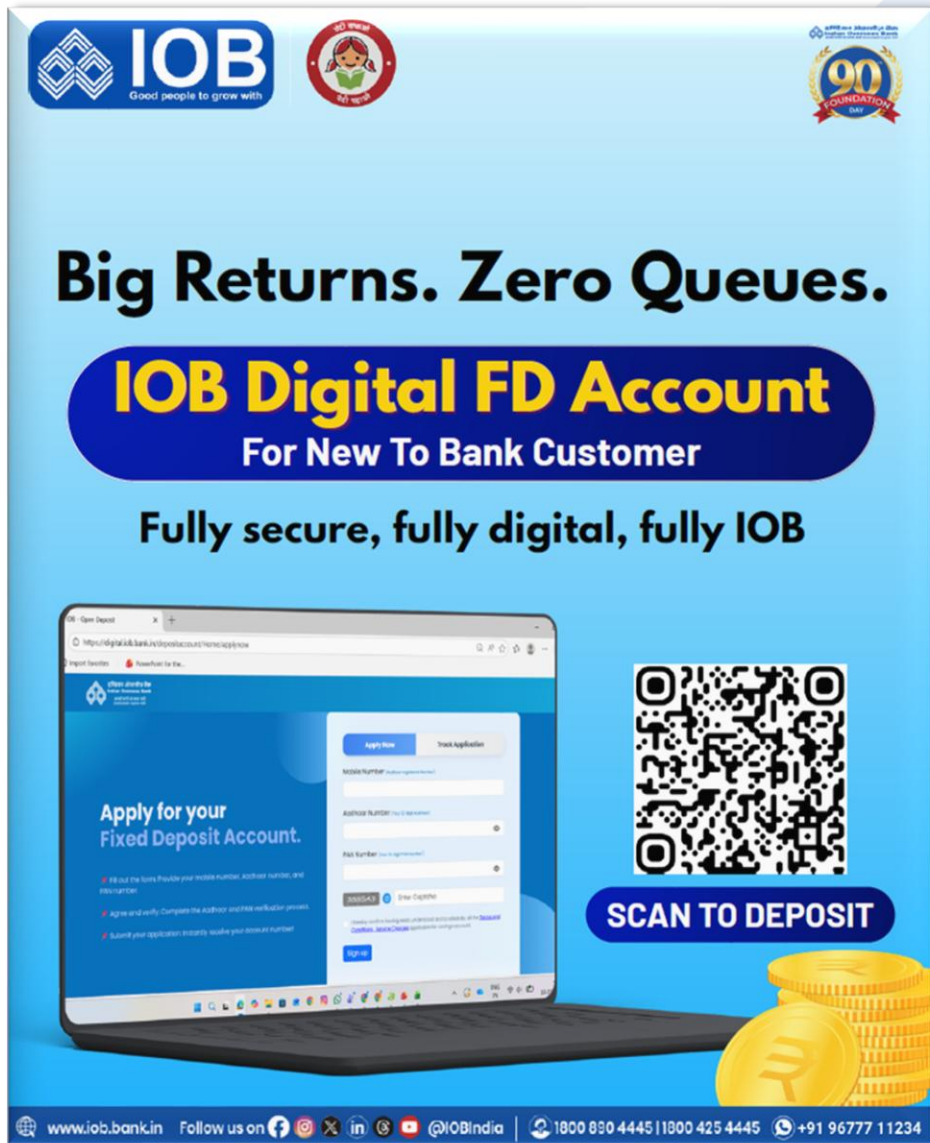
IOB Online Re-KYC

(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

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



IOB
Good people to grow with

Big Returns. Zero Queues.

IOB Digital FD Account
For New To Bank Customer

Fully secure, fully digital, fully IOB

Apply for your Fixed Deposit Account.

Apply Now Track Application

Mobile Number (with country code)

Address (Flat/Room No.)

Pin Number (with country code)

DOB (DD/MM/YYYY) Enter Digitally

Sign Up

SCAN TO DEPOSIT

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IOB Digital FD Account



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Your Personal Banking Assistant Is Now Online.

Hi!

IOB Buddy

- ✓ Instant answers on banking products & services
- ✓ Account Balance enquiry
- ✓ Avail Locker Online

SCAN TO KNOW MORE



To know more, scan the QR code or visit www.iob.bank.in

*T&C Apply

IOB Buddy

WhatsApp Banking



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Introducing
IOB
WhatsApp
Banking

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Anywhere!**

Simply say "Hi" to +91 96777 11234

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View Mini Statement

Locate nearest ATM

Find your Branch

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The image shows a hand holding a smartphone displaying the IOB WhatsApp chat interface. The chat shows a greeting from the bank and a prompt to click on 'Main Menu' to access services. A list of services is provided on the right side of the graphic.

IOB Connect

IOB
Good people to grow with

Banking that Keeps You Connected

IOB Connect
(Revamped Mobile Banking App)

Integrated UPI Experience

Smart Finance with Account Aggregator

Personal Finance Manager

Marketplace with Rewards

IOB Connect
ka Naya Swag 🕶️

IOB Connect
Mobile Banking App

Download on the App Store GET IT ON Google Play

T&C Apply



IOB Good people to grow with

Big Returns. Zero Queues.

IOB Digital FD Account
For New To Bank Customer

Fully secure, fully digital, fully IOB

Apply for your Fixed Deposit Account.

SCAN TO DEPOSIT

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IOB Good people to grow with

IOB Sixty Plus
Savings Account

More Care.
More Convenience.
More Confidence.

IOB Sixty Plus Savings Account brings exclusive privileges for a more comfortable banking experience.

IOB CONNECT Mobile Banking App

- Dedicated Senior Citizen Desk And Door Step Banking Facility
- 10% Concession on Locker Rent
- 25% Concession on Processing Fee (Eligible Retail Loans)

For query, visit the IOB nearest branch today.



IOB Good people to grow with

CLOCK IT!

IOB Instant Credit Card

WHY WAIT WEEKS FOR CREDIT APPROVAL?
CLOCK PRE-APPROVED POWER IN MINUTES.

Scan for more details

- 100% Digital Flow
- Minutes to Approve
- Registered Mobile Number OTP

For query, visit the IOB nearest branch today.



IOB Good people to grow with

IOB Yatra

Your everyday metro journey, made effortless.

IOB CONNECT Mobile Banking App

Download IOB Yatra from 

SCAN TO KNOW MORE

- Seamless ticket booking for Mumbai Metro Yellow Line 1
- Quick and secure digital payments
- Travel smarter with a convenient mobile experience

For query, visit the IOB nearest branch today.



IOB Good people to grow with

Internet Banking 24/7

Bank Anytime, From Anywhere

- Fund transfers within seconds
- Check account balance & mini statement
- Pay bills & utility services
- Manage your fixed deposits & more

Activate Now >

Your Bank. Always with You.

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IOB Good people to grow with

IOB NEST

One app. Everything your residential community needs.

- Apartment Management
- Digital Payments
- Maintenance Requests
- Security & Safety
- Notifications & Updates
- Facility Booking
- Visitor Management
- Resident Management

Exclusively for IOB Customers

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IOB Skill Loan

WHO CAN APPLY?
Indian Nationals enrolling in:
NSQF / Non-NSQF Skill Courses
Training Programmes under
Skill India Digital Hub (SIDH)

IOB CONNECT Mobile Banking App

SCAN TO KNOW MORE

Loan up to ₹7.5 Lakh

Interest Concession

Supports Skill India Mission

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Wherever life takes you, move forward with IOB.

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Your next journey starts here.

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Flexible Repayment Options

Finance for New & Pre-owned Vehicles

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IOB Pragathi

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Zero Processing Charges

High funding support up to ₹50 Crore*

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TIRED OF MOVING EVERY 11 MONTHS?
CLICK A PERMANENT ADDRESS.

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Take over Facility

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Powering agribusinesses from farm to market

Comprehensive Credit Coverage

Credit Guarantee Support

Tailored Financial Limits

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IOB

IOB Locker
Safe Storage, Smarter Savings

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Instant digital booking via IOB Pettagam Portal

Unlimited free visits for senior citizen account holders

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T&C Apply

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Except for the historical information contained herein, statements in this release which contain words or phrases such as "will", "aim", "will likely result", "would", "believe", "may", "expect", "will continue", "anticipate", "estimate", "intend", "plan", "contemplate", "seek to", "future", "objective", "goal", "strategy", "philosophy", "project", "should", "will pursue" and similar expressions or variations of such expressions may constitute "forward-looking statements".

These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. Indian Overseas Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.



Thank You

