



**IOB**  
Good people to grow with

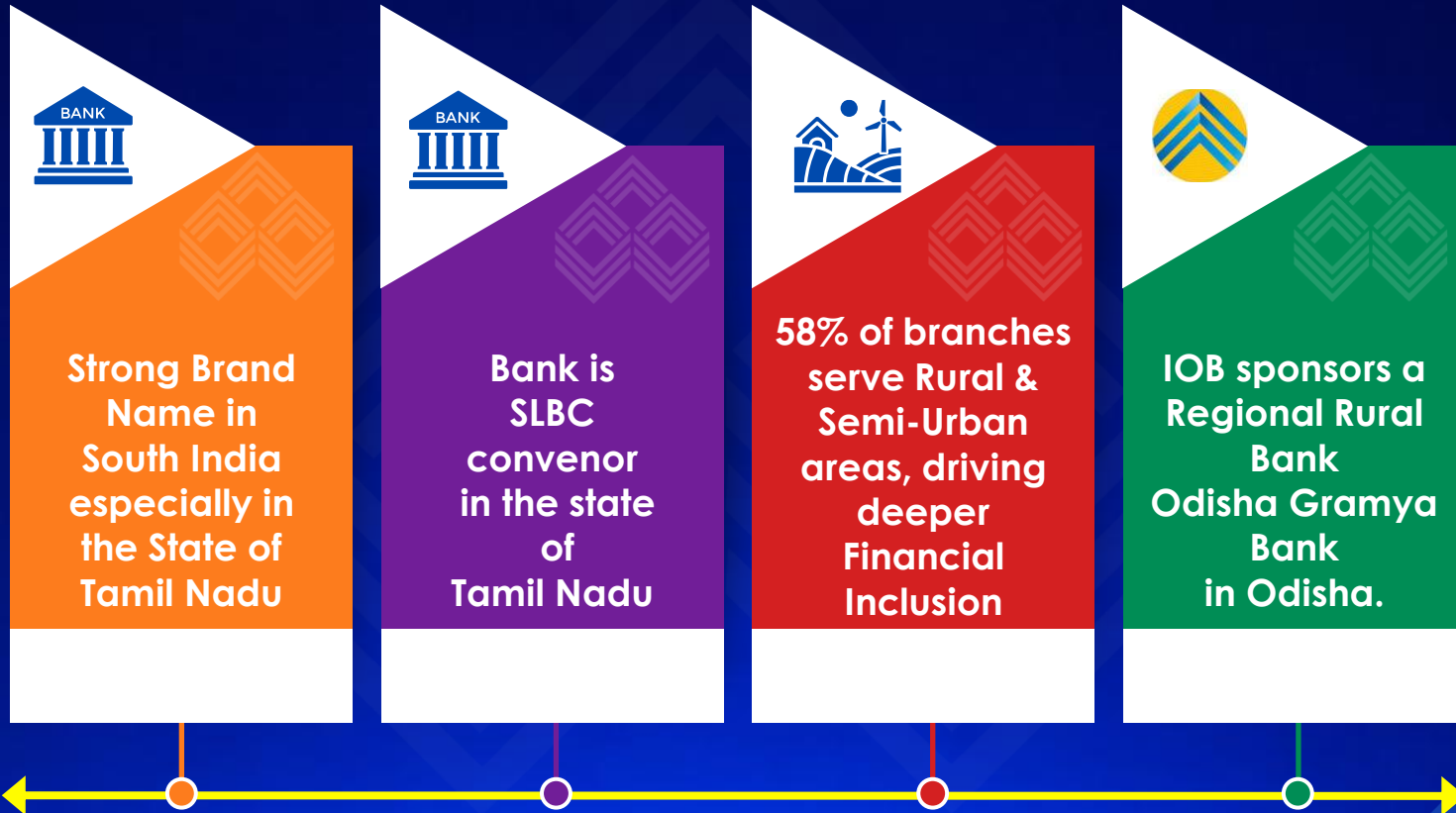


# Performance Analysis

For Quarter / Year Ended  
31<sup>st</sup> March 2026  
(29.04.2026)



About Bank	Vision	Performance Highlights	Financial Performance	Business Performance	NPA Management
03	04	05-06	07-14	15-21	22-24
Capital Adequacy	Financial Inclusion	Customer Touch Points	Share Holding Pattern	Assets & Liabilities	Performance in Last 5 years
25-26	27	28	29	30	31-34
Digital Initiatives	ESG Initiatives	Accolades & Awards	Social Media Presence		
35-41	42-46	47-50	51		





## Vision

To emerge as the preferred bank connecting generations with high standards of ethics and governance.



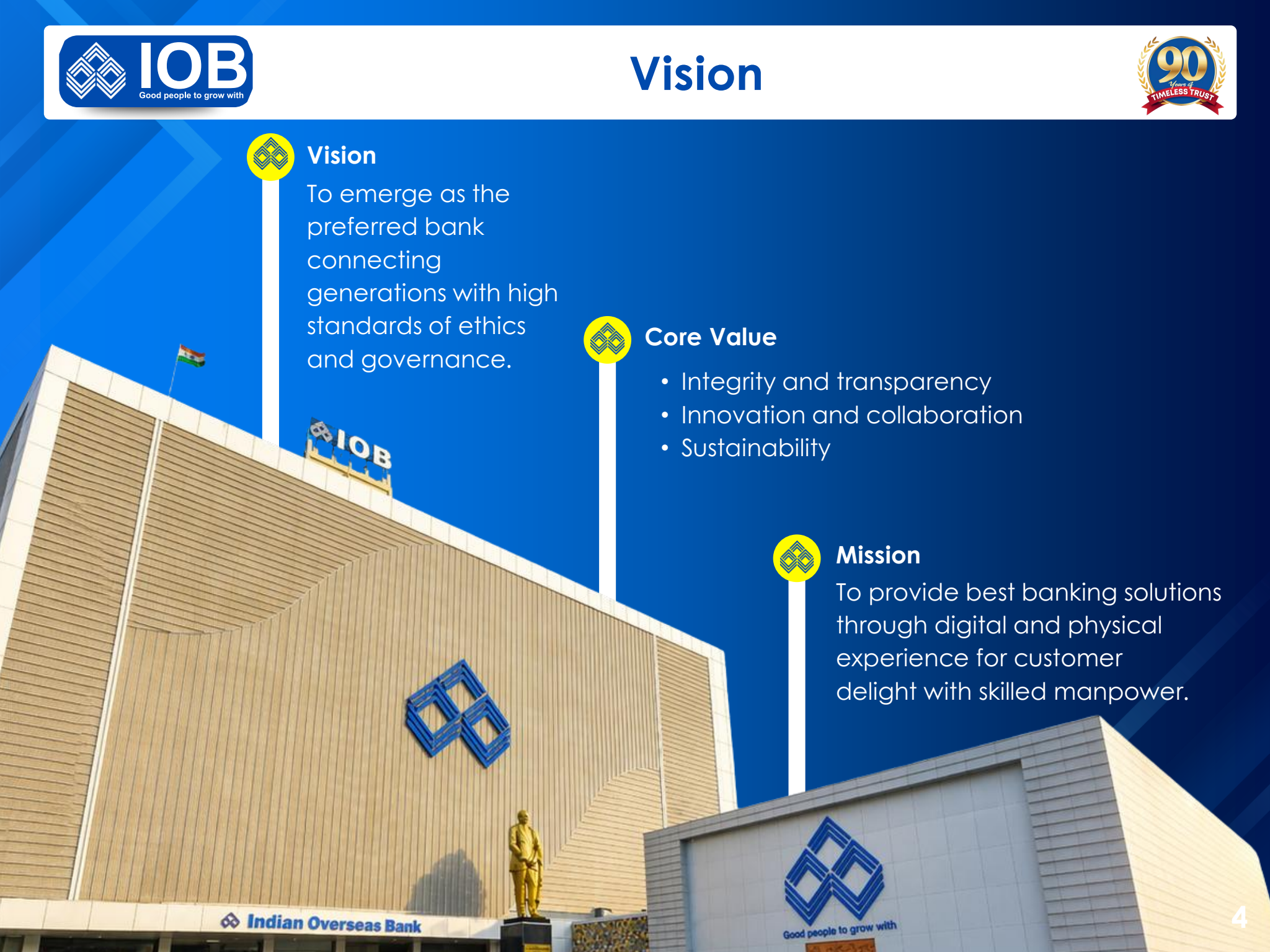
## Core Value

- Integrity and transparency
- Innovation and collaboration
- Sustainability



## Mission

To provide best banking solutions through digital and physical experience for customer delight with skilled manpower.



(Rs. In Crores)

## BUSINESS GROWTH

Parameters		FY 2024-25	FY 2025-26	Y-O-Y ( %)
BUSINESS GROWTH	CASA	136161	150936	10.85%
	CASA%	43.65%	40.99%	(266 bps)
	Retail Term Deposits	155846	183601	17.81%
	Total Deposits	311939	368191	18.03%
	Advances	250019	310423	24.16%
	Business	561958	678614	20.76%

## PROFITABILITY

Parameters		FY 2024-25	FY 2025-26	Y-o-Y ( %)
PROFITABILITY	Net Interest Income	10890	12574	15.46%
	Net Interest Margin	3.25%	3.21%	(4 bps)
	Operating Income	16435	18210	10.80%
	Operating Expenses	7747	8184	5.64%
	Operating Profit	8688	10026	15.40%
	Net Profit	3335	5208	56.16%

## ASSET QUALITY

(Rs. In Crores)

Parameters		FY 2024-25	FY 2025-26	Y-o-Y (%)
ASSET QUALITY	Gross NPA	5348	4410	-17.54%
	Net NPA	912	638	-30.04%
	GNPA%	2.14%	1.42%	(72 bps)
	NNPA%	0.37%	0.21%	(16 bps)

## STRENGTHENING FINANCIAL INDICATORS

Parameters		FY 2024-25	FY 2025-26	Y-o-Y ( %)
STRENGTHENING FINANCIAL INDICATORS	PCR	97.30%	97.50%	20 bps
	CRAR	19.04%	19.78%	74 bps
	ROA	0.92%	1.23%	31 bps
	ROE	16.28%	20.42%	414 bps

(Rs. In Crores)

Particulars	Quarter Ending			YEAR ENDING		Growth %		
	Mar-25	Dec-25	Mar-26	FY 24-25	FY 25-26	Q-o-Q Mar 26 Over Dec 25	Y-o-Y Mar 26 Over Mar 25	Y-o-Y (12 M)
Interest Income	7634	8172	8489	28131	31896	3.88%	11.20%	13.38%
Interest Expenses	4511	4874	5019	17241	19322	2.97%	11.26%	12.07%
Net Interest Income	3123	3299	3470	10890	12574	5.18%	11.11%	15.46%
Non Interest Income	1581	1499	1291	5545	5636	-13.88%	-18.34%	1.64%
Operating Income	4704	4798	4761	16435	18210	-0.77%	1.21%	10.80%
Operating Expenses	2086	2195	2096	7747	8184	-4.51%	0.48%	5.64%
Operating Profit	2618	2603	2665	8688	10026	2.38%	1.80%	15.40%
Total Provisions	1064	1236	1006	4176	3758	-18.61%	-5.45%	-10.01%
Tax expenses	503	2	154	1177	1060	7600.00%	-69.38%	-9.94%
Net Profit	1051	1365	1505	3335	5208	10.26%	43.20%	56.16%

(Rs. In Crores)

Particulars	Quarter Ending			YEAR ENDING		Growth %		
	Mar-25	Dec-25	Mar-26	FY 24-25	FY 25-26	Q-o-Q Mar 26 Over Dec 25	Y-o-Y Mar 26 Over Mar 25	Y-o-Y (12 M)
Interest on Loans	5775	6210	6442	20182	24082	3.74%	11.55%	15.13%
Interest on Investment	1816	1906	1912	7038	7518	0.31%	5.29%	6.82%
Other Interest Income	42	56	135	911	295	141.07%	221.43%	67.61%
<b>Total Interest Income</b>	<b>7634</b>	<b>8172</b>	<b>8489</b>	<b>28131</b>	<b>31896</b>	<b>3.88%</b>	<b>11.20%</b>	<b>13.38%</b>
Exchange & Commission	465	378	510	1502	1738	34.92%	9.68%	15.71%
Profit / Loss on Sale of Investments	189	132	-63	524	423	-147.73%	-133.33%	-19.27%
Profit on Exchange	-16	32	7	39	6	-78.13%	-143.75%	-84.62%
Recovery from technical Written of Account	477	607	540	2362	2137	-11.04%	13.21%	-9.53%
PSLC Commission	287	138	48	437	595	-65.22%	-83.28%	36.16%
All other Income	179	212	249	682	738	17.45%	39.11%	8.21%
<b>Total Non Interest Income</b>	<b>1581</b>	<b>1499</b>	<b>1291</b>	<b>5545</b>	<b>5636</b>	<b>-13.88%</b>	<b>-18.34%</b>	<b>1.64%</b>
<b>Total Income</b>	<b>9215</b>	<b>9672</b>	<b>9780</b>	<b>33676</b>	<b>37532</b>	<b>1.12%</b>	<b>6.13%</b>	<b>11.45%</b>

(Rs. In Crores)

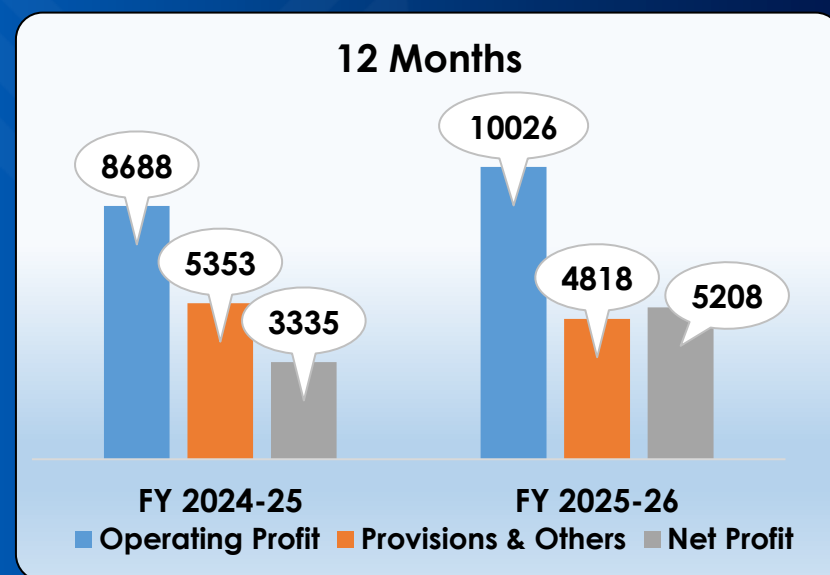
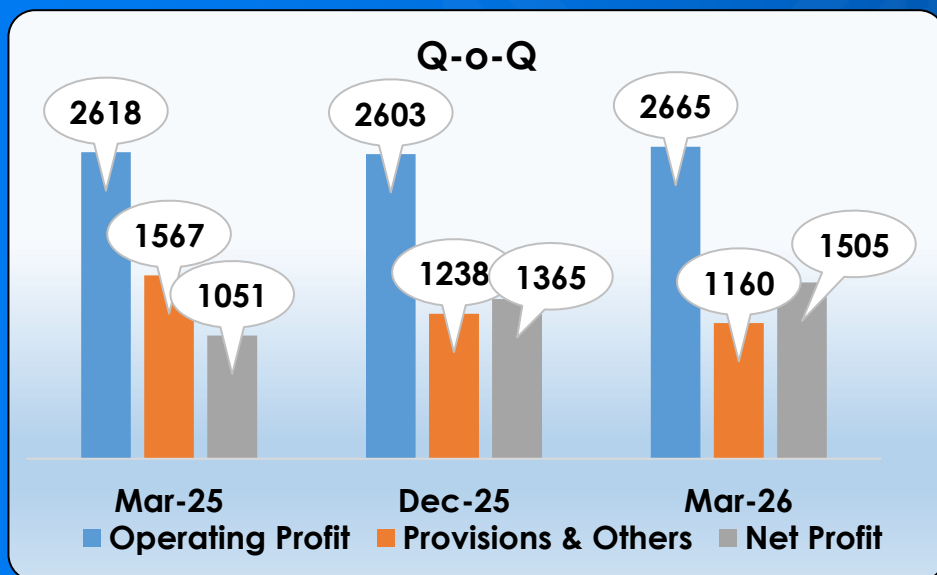
Particulars	Quarter Ending			YEAR ENDING		Growth %		
	Mar-25	Dec-25	Mar-26	FY 24-25	FY 25-26	Q-o-Q Mar 26 Over Dec 25	Y-o-Y Mar 26 Over Mar 25	Y-o-Y (12 M)
A. Exchange & Commission	207	69	172	571	478	149.28%	-16.91%	-16.29%
B. Income from Non-Fund Based Business	45	59	68	181	259	15.25%	51.11%	43.09%
C. Processing charges	125	108	124	427	469	14.81%	-0.80%	9.84%
D. ATM/DBD Related Income	114	138	140	419	517	1.45%	22.81%	23.39%
E. Marketing/FI/Govt Business	15	14	15	58	60	7.14%	0.00%	3.45%
F. Miscellaneous Income	352	274	176	701	949	-35.77%	-50.00%	35.38%
<b>FEE BASED INCOME (A+B+C+D+E+F)</b>	<b>857</b>	<b>663</b>	<b>696</b>	<b>2357</b>	<b>2732</b>	<b>4.98%</b>	<b>-18.79%</b>	<b>15.91%</b>
Overseas	15	17	15	62	64	-11.76%	0.00%	3.23%
<b>Fee Based Income - Global</b>	<b>872</b>	<b>680</b>	<b>710</b>	<b>2418</b>	<b>2796</b>	<b>4.41%</b>	<b>-18.58%</b>	<b>15.63%</b>

(Rs. In Crores)

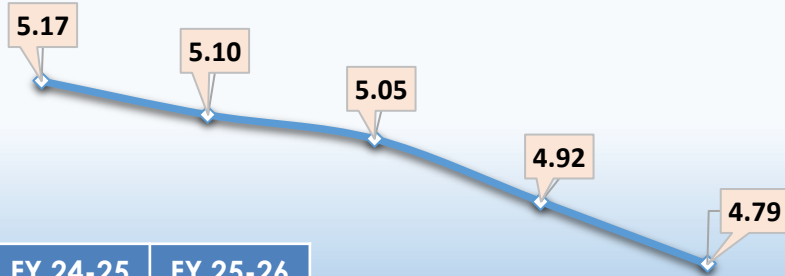
Particulars	Quarter Ending			YEAR ENDING		Growth %		
	Mar-25	Dec-25	Mar-26	FY 24-25	FY 25-26	Q-o-Q Mar 26 Over Dec 25	Y-o-Y Mar 26 Over Mar 25	Y-o-Y (12 M)
Interest on Deposits	3895	4167	4287	15008	16577	2.88%	10.06%	10.45%
Interest on Borrowings	616	707	733	2232	2745	3.68%	18.99%	22.98%
Total Interest Expenses	4511	4874	5019	17241	19322	2.97%	11.26%	12.07%
Staff Expenses	1132	1344	1006	4666	4689	-25.15%	-11.13%	0.49%
Other Expenses	954	850	1090	3081	3495	28.24%	14.26%	13.44%
Operating Expenses	2086	2195	2096	7747	8184	-4.51%	0.48%	5.64%
Total Expenses	6597	7068	7115	24988	27506	0.66%	7.85%	10.08%

(Rs. In Crores)

Particulars	Quarter Ending			YEAR ENDING		Growth %		
	Mar-25	Dec-25	Mar-26	FY 24-25	FY 25-26	Q-o-Q Mar 26 Over Dec 25	Y-o-Y Mar 26 Over Mar 25	Y-o-Y (12 M)
Operating Profit	2618	2603	2665	8688	10026	2.38%	1.80%	15.40%
Total Provisions	1064	1236	1006	4176	3758	-18.61%	-5.45%	-10.01%
Of which								
A.) NPA Provisions	200	308	225	834	833	-26.95%	12.50%	-0.12%
B.) Other Provisions	864	928	781	3342	2925	-15.84%	-9.61%	-12.48%
Tax Expenses	503	2	154	1177	1060	7600.00%	-69.38%	-9.94%
Net Profit	1051	1365	1505	3335	5208	10.26%	43.20%	56.16%



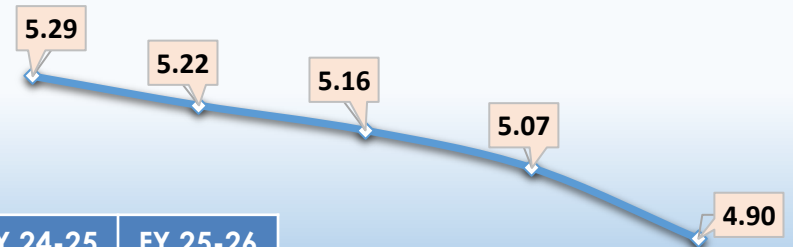
## COST OF DEPOSITS(%)



FY 24-25	FY 25-26
5.08	4.97

MAR 25    JUN 25    SEP 25    DEC 25    MAR 26

## COST OF FUNDS(%)



FY 24-25	FY 25-26
5.24	5.09

MAR 25    JUN 25    SEP 25    DEC 25    MAR 26

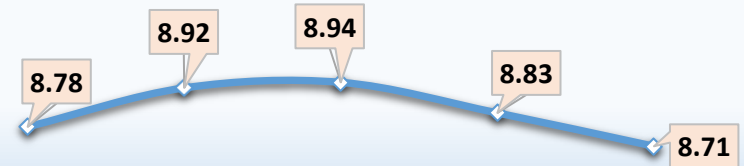
## YIELD ON ADVANCES % (DOMESTIC)



FY 24-25	FY 25-26
9.19	9.08

MAR 25    JUN 25    SEP 25    DEC 25    MAR 26

## YIELD ON ADVANCES % (GLOBAL)



FY 24-25	FY 25-26
8.82	8.84

MAR 25    JUN 25    SEP 25    DEC 25    MAR 26

## YIELD ON FUNDS(%)



FY 24-25	FY 25-26
8.36	8.10

MAR 25      JUN 25      SEP 25      DEC 25      MAR 26

## RETURN ON ASSETS



FY 24-25	FY 25-26
0.92	1.23

MAR 25      JUN 25      SEP 25      DEC 25      MAR 26

## YIELD ON INVESTMENT %



FY 24-25	FY 25-26
6.83	6.66

MAR 25      JUN 25      SEP 25      DEC 25      MAR 26

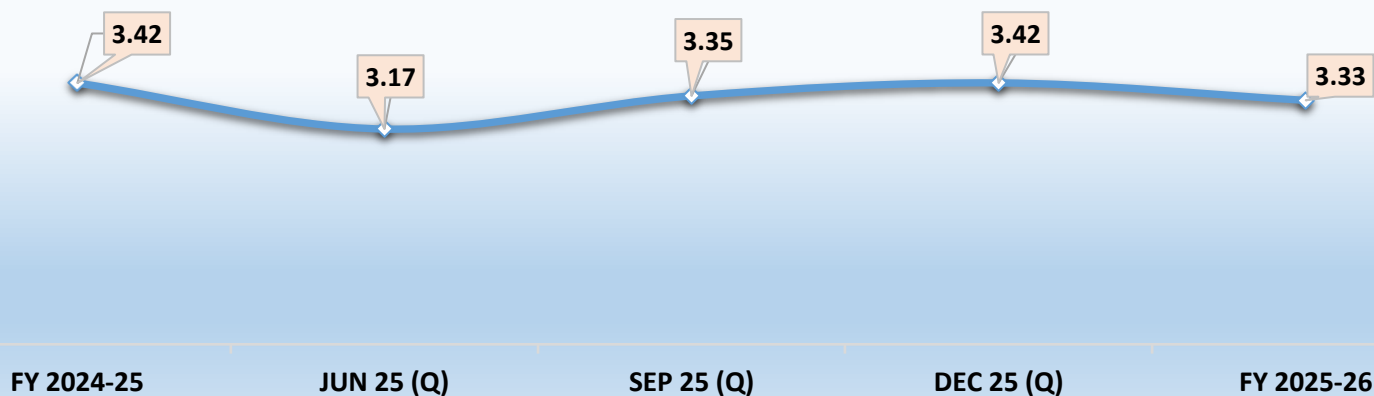
## COST TO INCOME



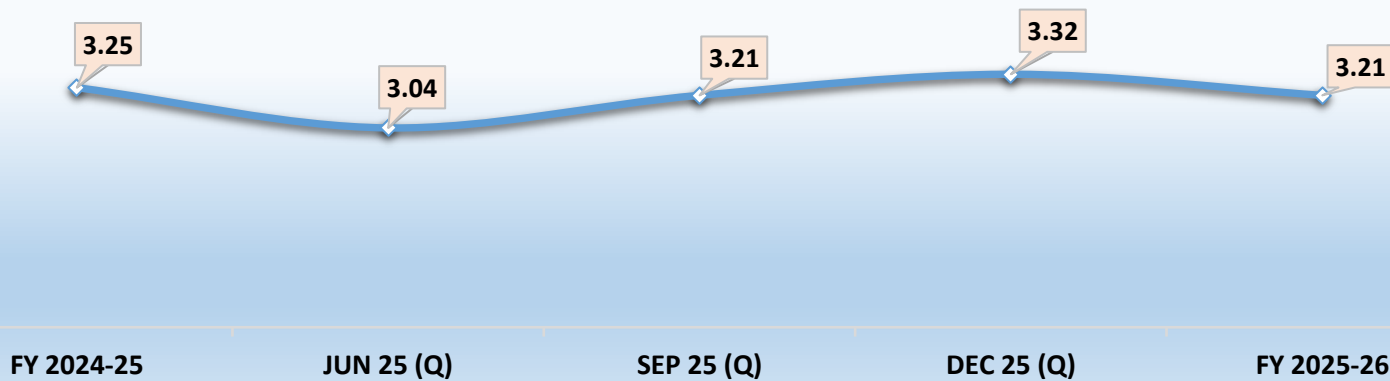
FY 24-25	FY 25-26
47.14	44.94

MAR 25      JUN 25      SEP 25      DEC 25      MAR 26

## NET INTEREST MARGIN % (DOMESTIC)



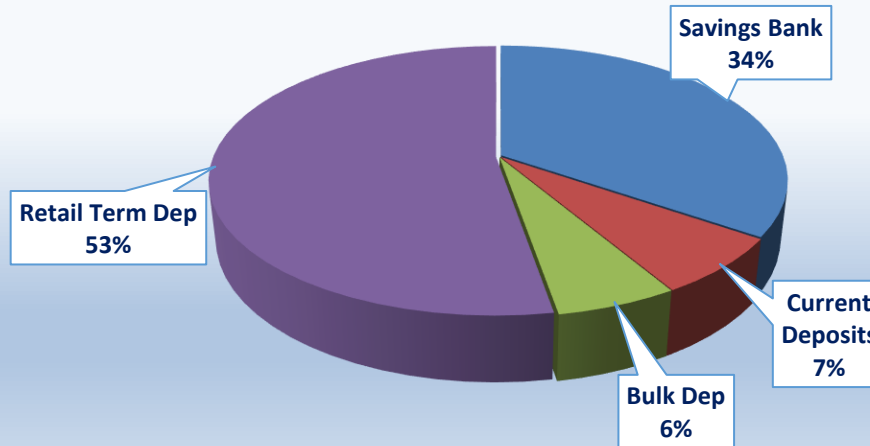
## NET INTEREST MARGIN % (GLOBAL)



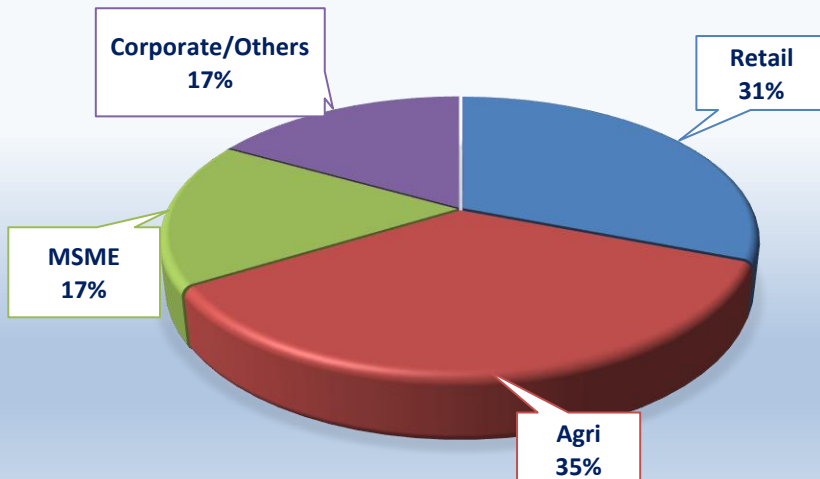
(Rs. In Crores)

Particulars	Mar-25	Dec-25	Mar-26	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
CASA	136161	142676	150936	8260	5.79%	14775	10.85%
Retail Term Deposits	155846	175145	183601	8456	4.83%	27755	17.81%
Term Deposits	175777	206627	217256	10629	5.14%	41479	23.60%
Total Deposits	311938	349302	368191	18889	5.41%	56253	18.03%
Advances	250019	294974	310423	15449	5.24%	60404	24.16%
Business Mix	561957	644276	678614	34338	5.33%	116657	20.76%
CASA%(Global)	43.65%	40.85%	40.99%	14 bps		(266 bps)	
CD Ratio%(Global)	80.15%	84.45%	84.31%	(14 bps)		416 bps	
CASA%(Domestic)	44.05%	41.29%	41.46%	17 bps		(259 bps)	
CD Ratio%(Domestic)	76.96%	81.81%	82.00%	19 bps		504 bps	

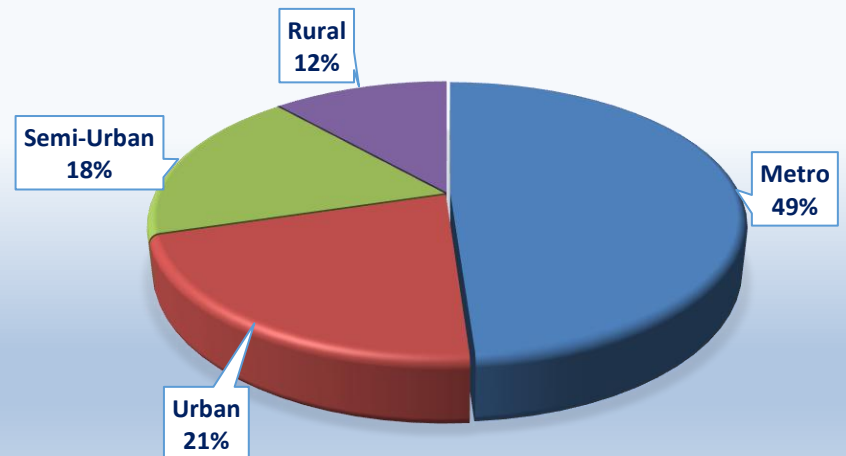
**DOMESTIC DEPOSITS COMPOSITION MAR 26**



**% SHARE OF DOMESTIC ADVANCE- MAR 26**

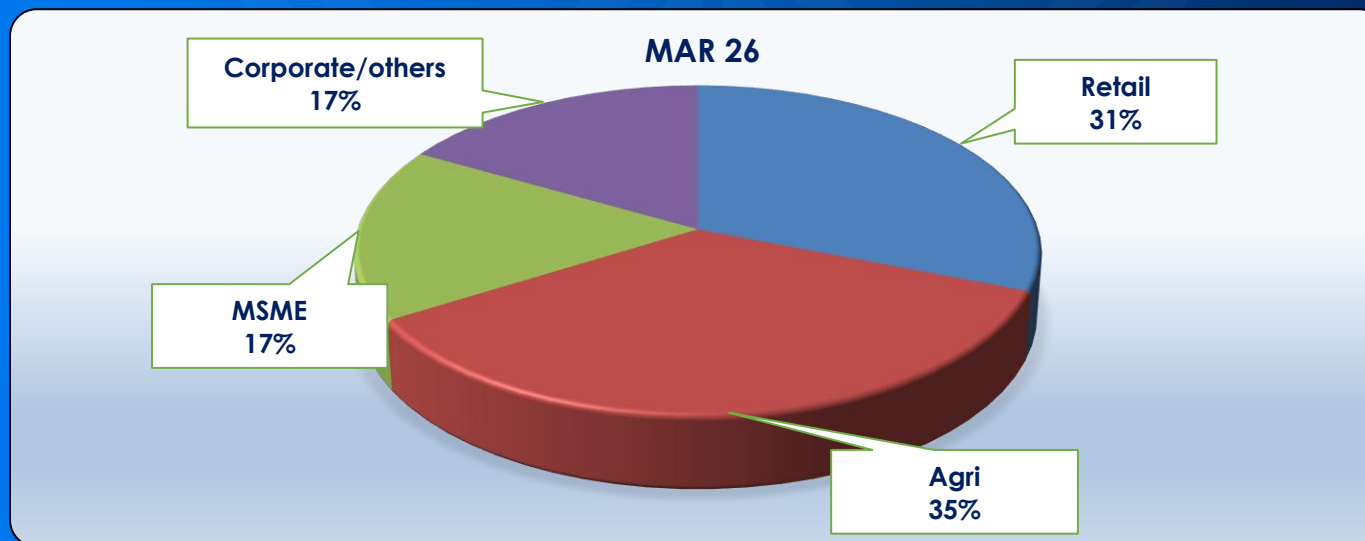


**POPULATION CATEGORY WISE DISTRIBUTION OF DEPOSITS: MAR 26**



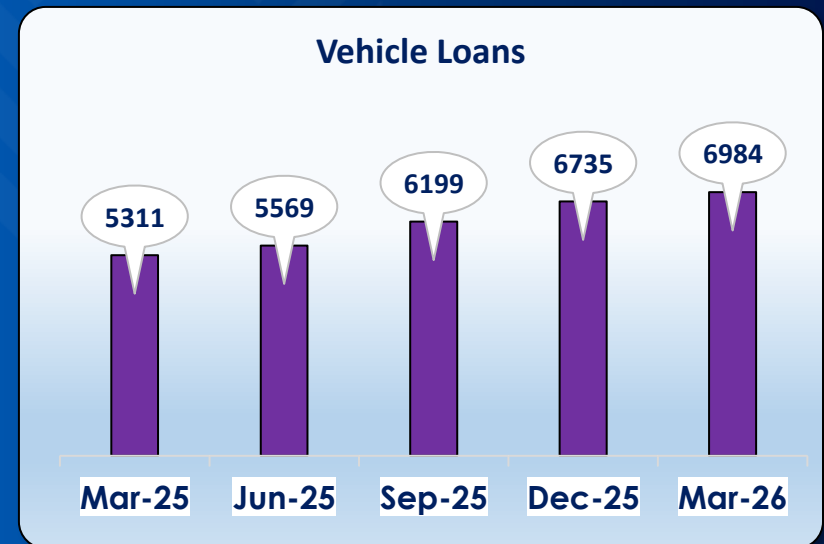
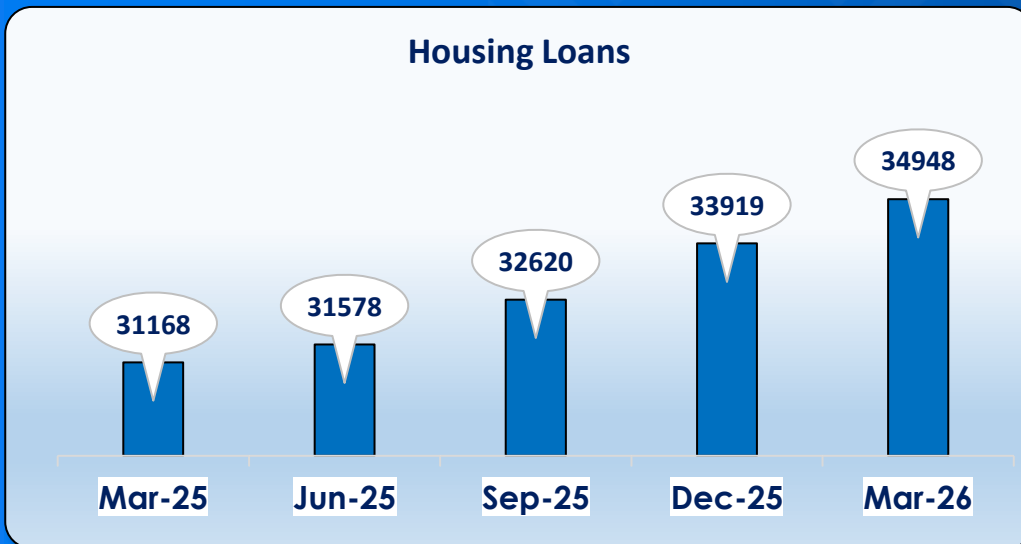
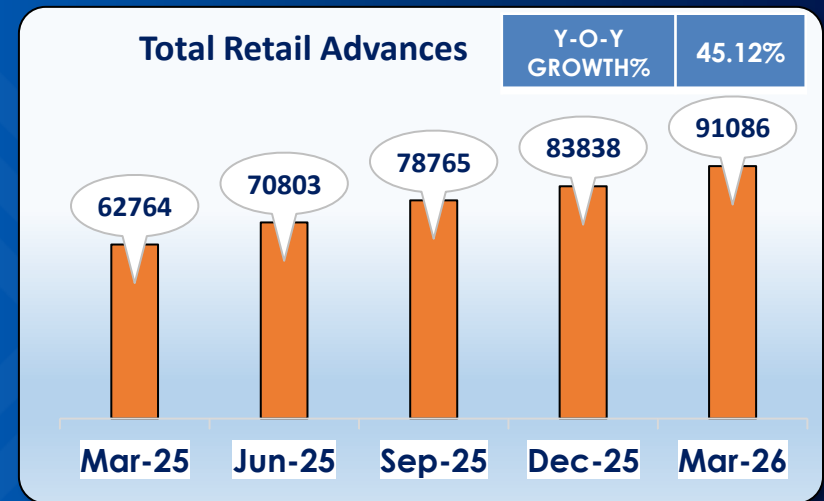
(Rs. In Crores)

Parameters	Mar-25	Dec-25	Mar-26	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Retail	62764	83838	91086	7248	8.65%	28322	45.12%
Agri	74545	92996	103821	10825	11.64%	29276	39.27%
MSME	44310	50635	50107	-528	-1.04%	5797	13.08%
Corporate/others	51882	51137	49390	-1747	-3.42%	-2492	-4.80%
Domestic Advances	233501	278606	294405	15799	5.67%	60904	26.08%
Global Advances	250019	294975	310423	15448	5.24%	60404	24.16%
RAM to Adv (%)	72.64%	77.11%	78.93%	182 bps		629 bps	



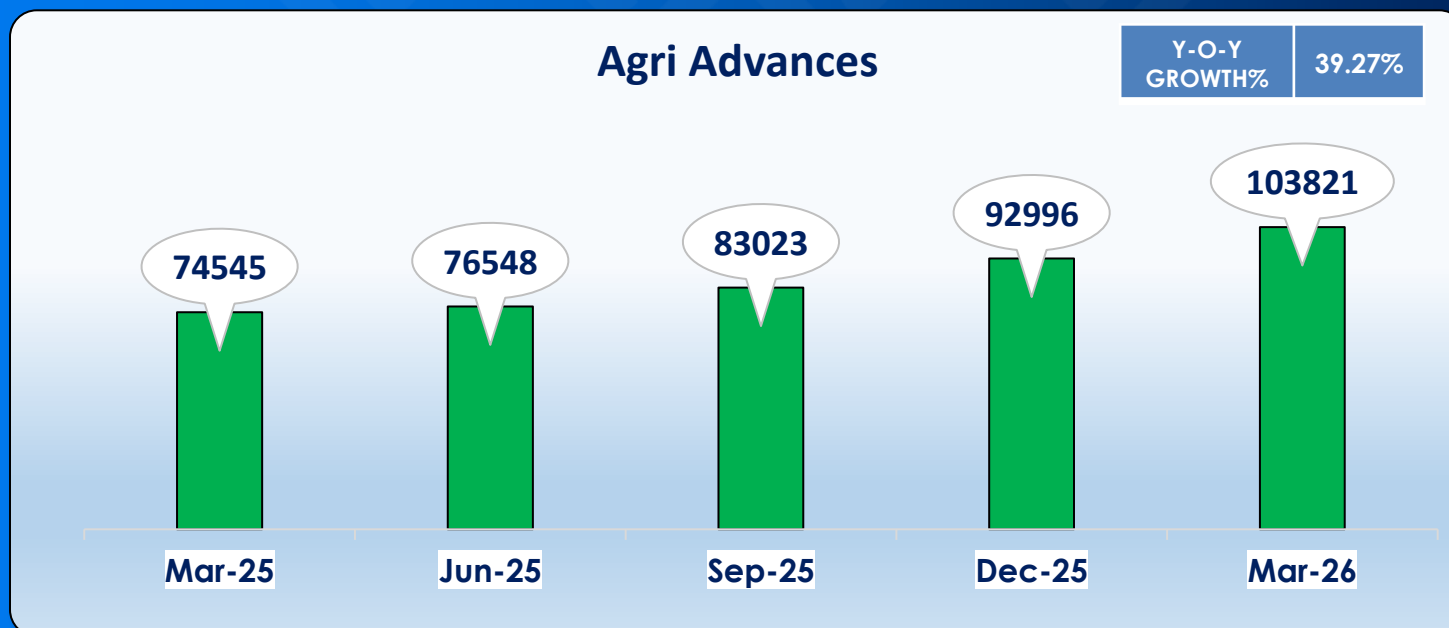
(Rs. In Crores)

Period	Domestic Advances	Retail Advances	% Share to Domestic Advances
Mar-25	233501	62764	26.88%
Jun-25	244048	70803	29.01%
Sep-25	260416	78765	30.25%
Dec-25	278605	83838	30.09%
Mar-26	294405	91086	30.94%



(Rs. In Crores)

Period	Domestic Advances	Agri Advances	% Share to Domestic Advances
Mar-25	233501	74545	31.92%
Jun-25	244048	76548	31.37%
Sep-25	260416	83023	31.88%
Dec-25	278605	92996	33.38%
Mar-26	294405	103821	35.26%

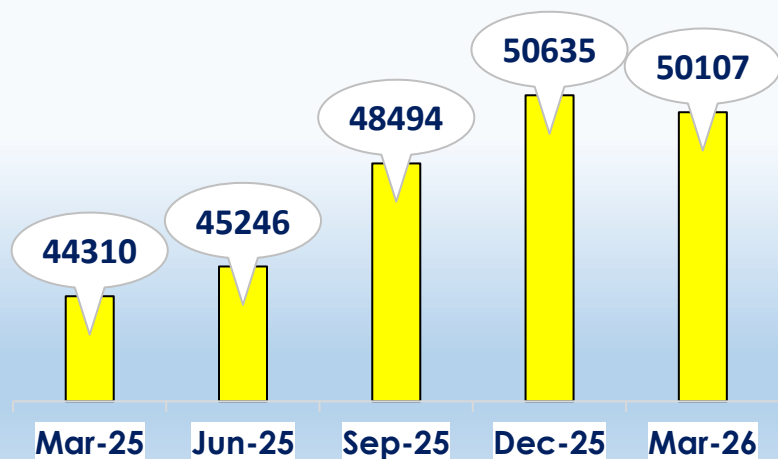


(Rs. In Crores)

Period	Domestic Advances	MSME Advances	% Share to Domestic Advances
Mar-25	233501	44310	18.98%
Jun-25	244048	45246	18.54%
Sep-25	260416	48494	18.62%
Dec-25	278605	50635	18.17%
Mar-26	294405	50107	17.02%

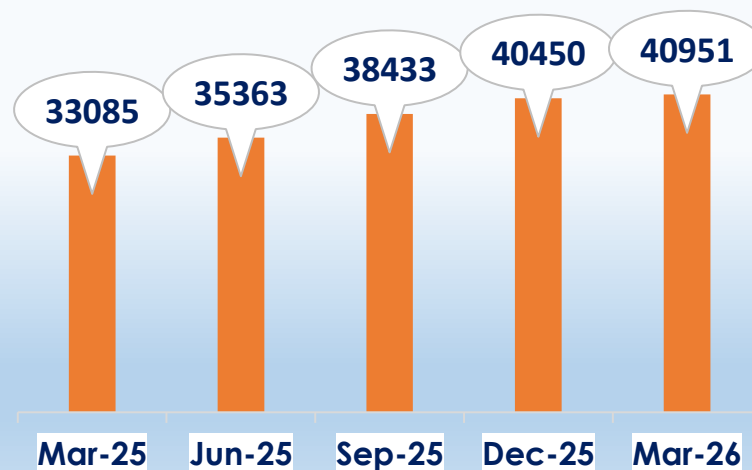
## MSME Advances

Y-O-Y  
GROWTH% 13.08%



## CORE MSME Advances

Y-O-Y  
GROWTH% 23.77%



(Rs. In Crores)

Parameters	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
<b>Domestic Investments</b>	<b>107020</b>	<b>110176</b>	<b>112477</b>	<b>112229</b>	<b>115730</b>
SLR	80701	83109	85240	84734	88552
Non SLR	26319	27067	27236	27495	27178
Held to Maturity	88785	90730	90128	88364	93019
Available for Sale	15787	15415	18030	19313	18449
Held for Trading	381	1369	1517	1573	1440
Fair value through Profit & Loss account- FVTPL	1451	1457	1583	1760	1604
Subsidiaries, Associates and Joint Ventures	616	1205	1219	1219	1219
Investment by Overseas Branches	4026	4212	4307	3967	4079
<b>Global Investments</b>	<b>111046</b>	<b>114388</b>	<b>116784</b>	<b>116196</b>	<b>119810</b>

(Rs. In Crores)

Details	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	FY 23-24	FY 24-25
i) Opening Gross NPAs	6071	5348	5178	5078	4530	6794	5348
a. Cash Recoveries	263	180	212	144	254	791	790
b. Upgradation	75	31	94	46	39	305	210
c. Write-Offs	3043	238	108	601	242	3883	1190
d. Sale to ARCs	95	0	32	47	64	95	143
ii) Total Reductions (a+b+c+d+e)	3476	449	446	838	600	5074	2333
iii) Fresh Slippages to NPA category	2756	254	290	301	366	3568	1211
iv) Other Debits	-3	26	55	-11	113	60	183
Closing Gross NPAs (i-ii+iii+iv)	5348	5178	5078	4530	4410	5348	4410
Gross NPA (%)	2.14%	1.97%	1.83%	1.54%	1.42%	2.14%	1.42%
Net NPAs (Absolute)	912	816	776	708	638	912	638
Net NPA (%)	0.37%	0.32%	0.28%	0.24%	0.21%	0.37%	0.21%
Provision Coverage Ratio	97.30%	97.47%	97.48%	97.49%	97.50%	97.30%	97.50%
f. Recovery from Tech Write off accounts	522	609	445	635	564	2600	2252
f. i) Of which Reduction	480	575	419	608	544	2426	2146
g. Recovery from overseas set off accounts	8	20	16	0	0	90	36
h. Recovery from uncharged interest	29	12	76	19	39	133	145
Total Recovery(a+b+d+f+g+h)	992	851	874	890	960	4014	3576

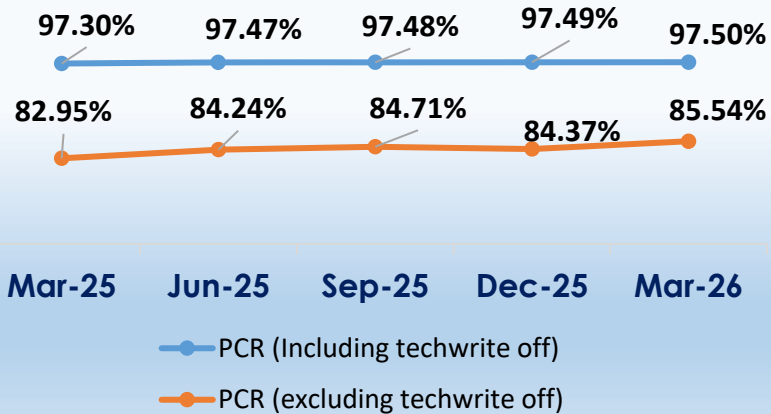
### GNPA(%)



### NNPA(%)



### PCR(%)



### SLIPPAGE RATIO

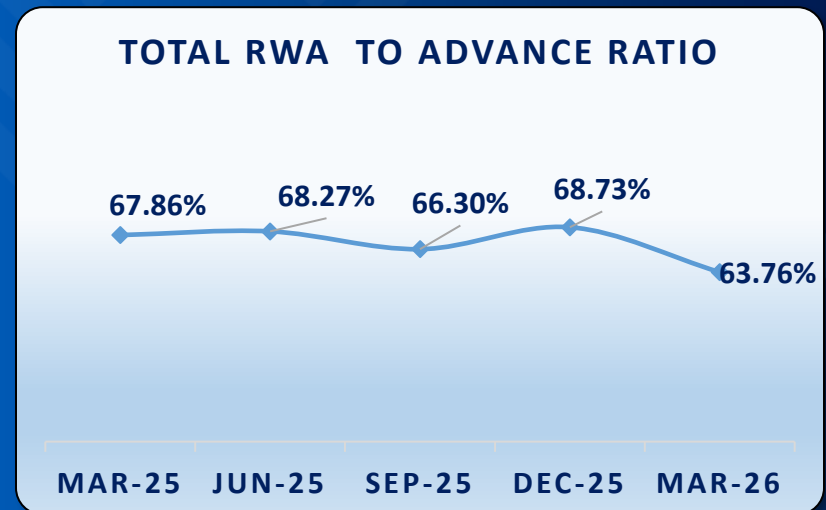
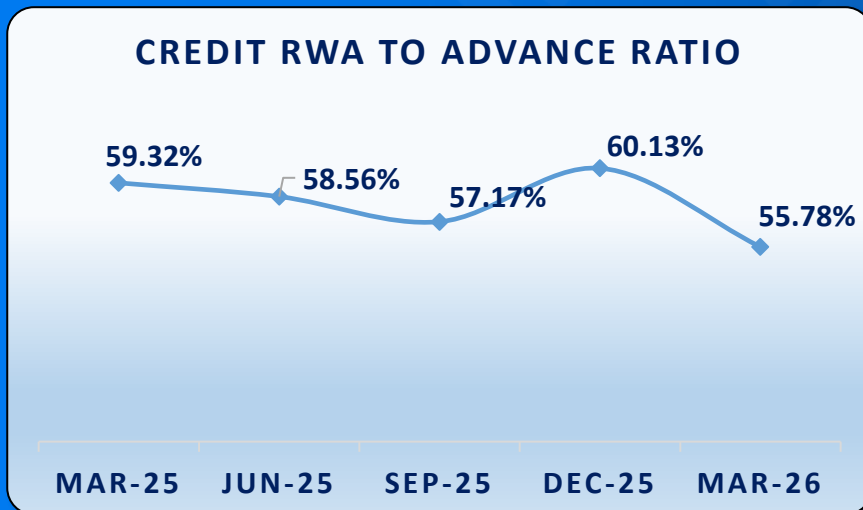
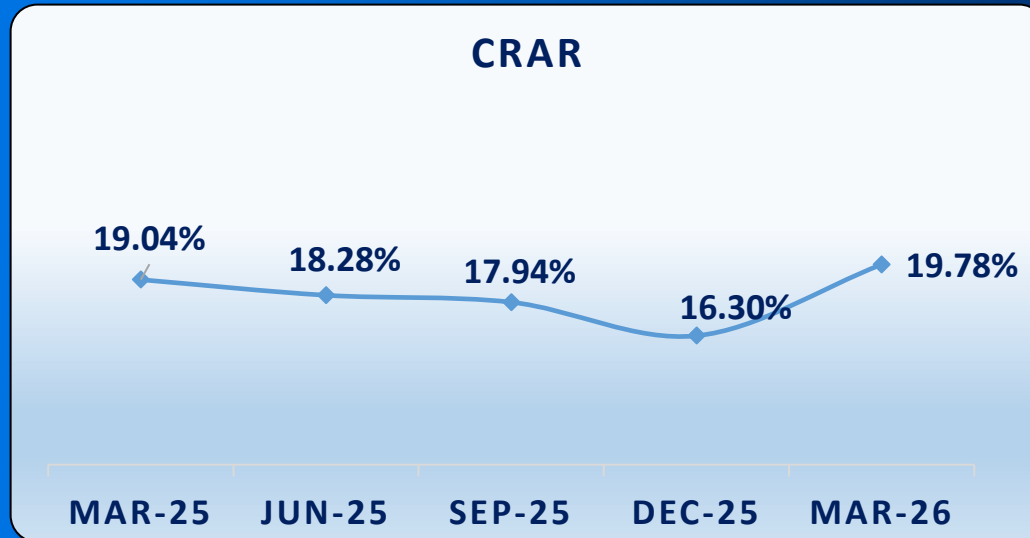


(Rs. In Crores)

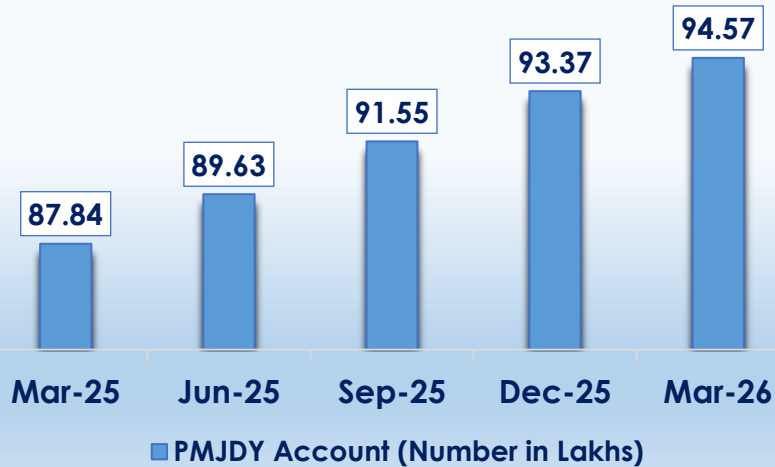
Segmental NPAs	Mar-25			Dec-25			Mar-26		
	ADV	NPA	Ratio %	ADV	NPA	Ratio %	ADV	NPA	Ratio %
Retail	62764	754	1.20%	83838	651	0.78%	91086	529	0.58%
Agri	74545	1673	2.24%	92996	1228	1.32%	103821	1147	1.10%
MSME	44310	1314	2.97%	50635	1140	2.25%	50107	1209	2.41%
RAM	181619	3741	2.06%	227468	3019	1.33%	245015	2885	1.18%
Corporate	51882	224	0.43%	51137	118	0.23%	49390	117	0.24%
Domestic	233501	3965	1.70%	278605	3137	1.13%	294405	3002	1.02%
Overseas	16518	1382	8.37%	16369	1393	8.51%	16018	1408	8.79%
<b>Total</b>	<b>250019</b>	<b>5348</b>	<b>2.14%</b>	<b>294974</b>	<b>4530</b>	<b>1.54%</b>	<b>310423</b>	<b>4410</b>	<b>1.42%</b>

(Rs. In Crores)

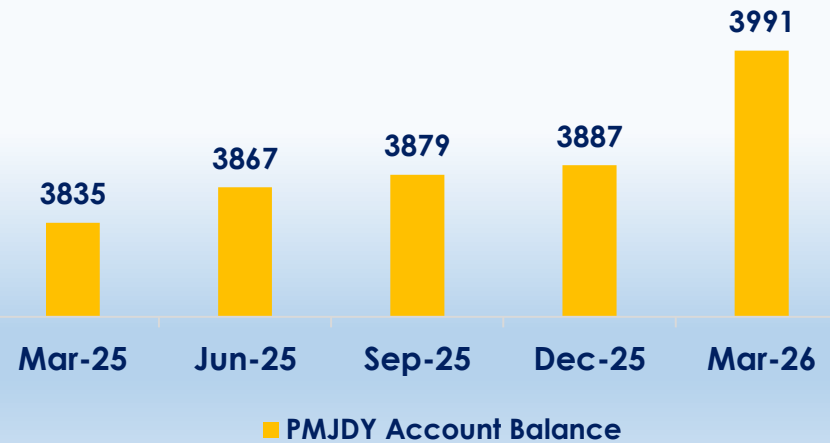
Particulars	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
Market Risk RWA	2168	2898	2781	2773	2185
Operational Risk RWA	19183	22587	22587	22587	22587
Credit Risk RWA	148316	153666	158915	177382	173159
<b>Total RWA (A)</b>	<b>169667</b>	<b>179152</b>	<b>184284</b>	<b>202743</b>	<b>197932</b>
CET 1	27897	28278	28625	28368	33524
CET 1%	16.44%	15.78%	15.53%	13.99%	16.94%
Tier 1	27897	28278	28625	28368	33524
Tier 1%	16.44%	15.78%	15.53%	13.99%	16.94%
Tier 2	4409	4476	4441	4672	5619
Tier 2%	2.60%	2.50%	2.41%	2.30%	2.84%
<b>Total Capital (B)</b>	<b>32306</b>	<b>32754</b>	<b>33066</b>	<b>33040</b>	<b>39144</b>
<b>CRAR (B/A)</b>	<b>19.04%</b>	<b>18.28%</b>	<b>17.94%</b>	<b>16.30%</b>	<b>19.78%</b>
<b>Total RWA to Advance Ratio</b>	<b>67.86%</b>	<b>68.27%</b>	<b>66.30%</b>	<b>68.73%</b>	<b>63.76%</b>
<b>Credit RWA to Advance Ratio</b>	<b>59.32%</b>	<b>58.56%</b>	<b>57.17%</b>	<b>60.13%</b>	<b>55.78%</b>



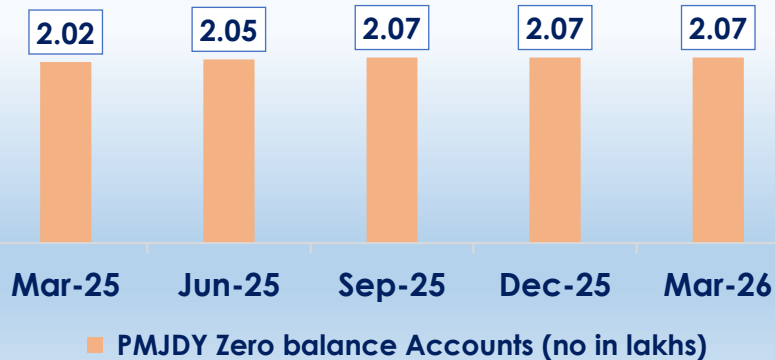
### PMJDY Account (Number in Lakhs)



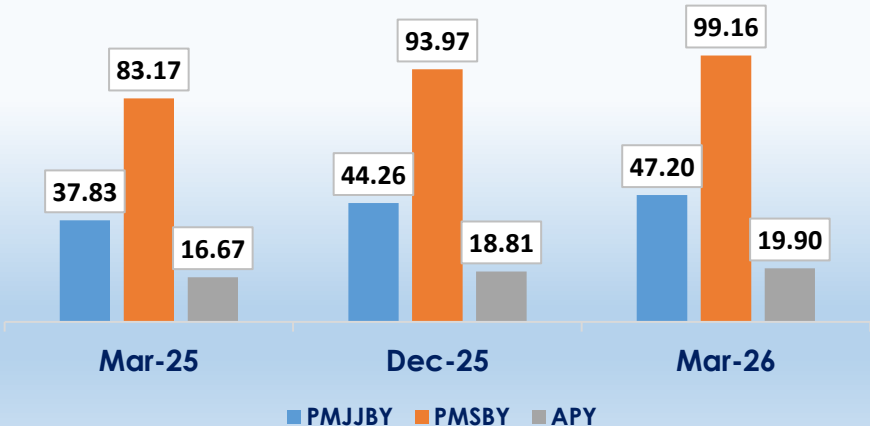
### PMJDY Account Balance (in Crs)






### PMJDY Zero balance Accounts No in Lakhs

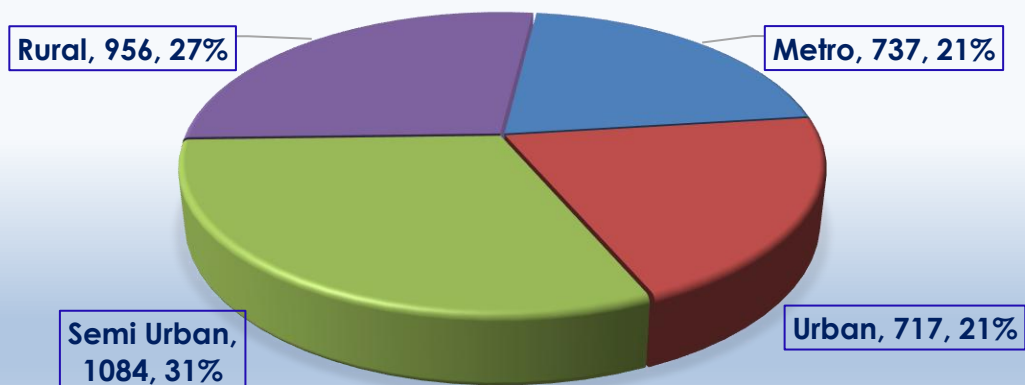


### Jansuraksha Scheme (In Lakhs)

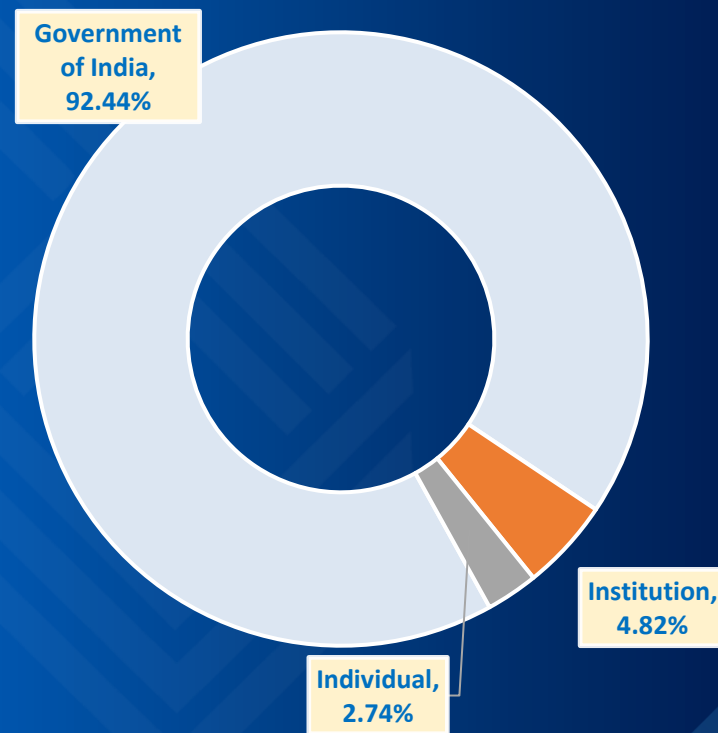


Category		Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
	Domestic Branches	3335	3345	3373	3438	3494
	Overseas Branches	4	4	4	4	4
	ATM/CR	3497	3461	3567	3622	3651
	BC	10135	10872	11467	11959	12187

**MAR-26 DOMESTIC BRANCHES**



Category of Shareholder	% share
Government of India	92.44%
FI/Banks	0.34%
Foreign Portfolio Investor (Corporate)	0.43%
Mutual Funds	0.22%
Insurance Companies	3.72%
Bodies Corporate	0.11%
Individual	2.41%
ESOP/ESOS/ESPS	0.19%
NRI	0.06%
HUF	0.07%
LLP	0.01%

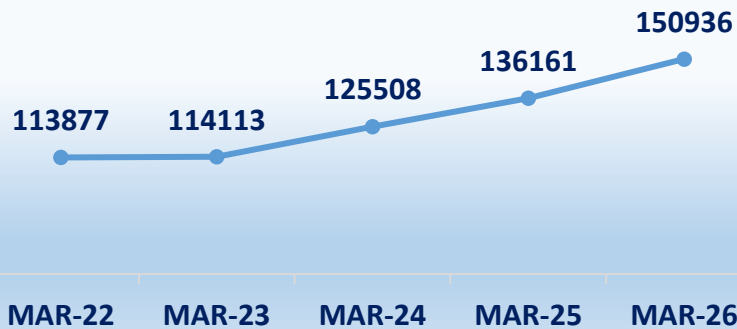


(Rs. In Lakhs)

Balance Sheet as at 31.03.2026				
LIABILITIES				
Particulars	Standalone		Consolidated	
	31.03.2026	31.03.2025	31.03.2026	31.03.2025
Capital	1925659	1925659	1925659	1925659
Reserves and Surplus	1825874	1328433	1773408	1297676
Deposits	36819125	31120418	36819125	31120418
Borrowings	5160257	4222766	5160257	4222766
Other Liabilities & Provisions	1601070	904421	1601070	904481
<b>Total</b>	<b>47331986</b>	<b>39501697</b>	<b>47279519</b>	<b>39470999</b>
ASSETS				
Cash & Balance with RBI	1660593	1811555	1660593	1811587
Balance with Banks and Money at Call and Short Notice	861665	295472	861665	310376
Investments	11980953	11104484	11928487	11058797
Advances	30662181	24555517	30662181	24555517
Fixed Assets	507454	465482	507454	465482
Other Assets	1659139	1269188	1659139	1269240
<b>Total</b>	<b>47331986</b>	<b>39501697</b>	<b>47279519</b>	<b>39470999</b>

(Rs. In Crores)

## CASA (Rs. in Cr)



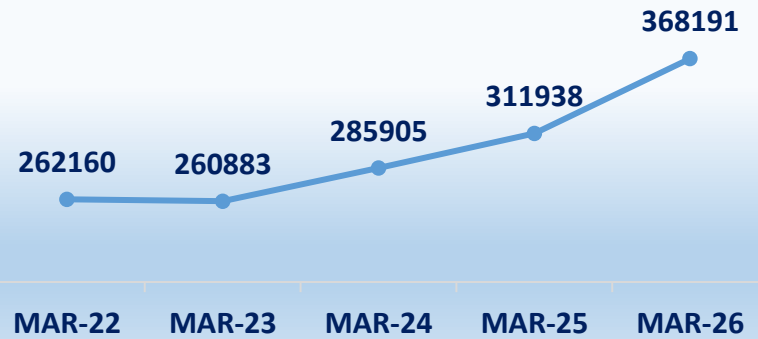
## RETAIL TERM DEPOSITS (Rs. in Cr)



## TERM DEPOSITS (Rs. in Cr)

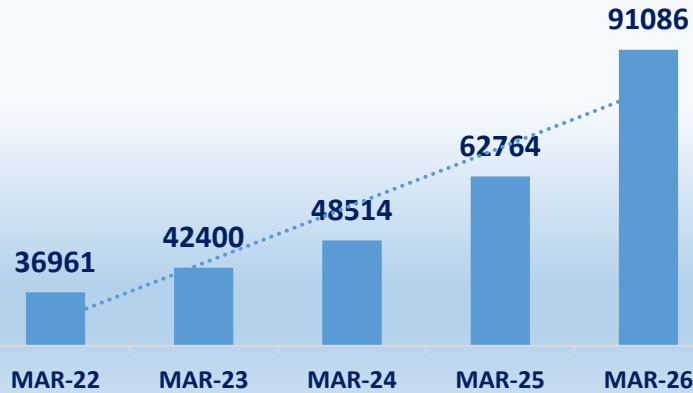


## TOTAL DEPOSITS (Rs. in Cr)

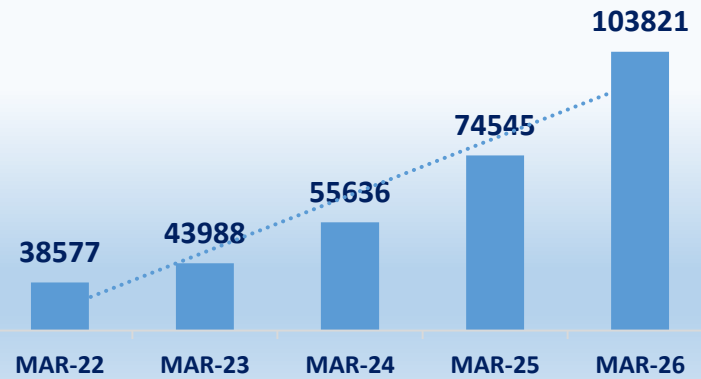


(Rs. In Crores)

## RETAIL ADVANCES



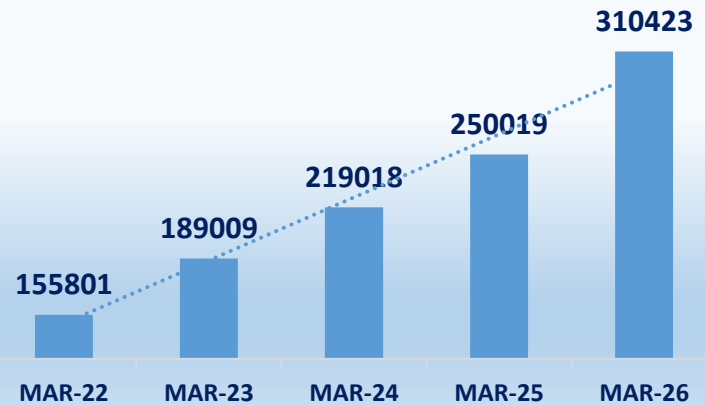
## AGRI ADVANCES



## MSME ADVANCES

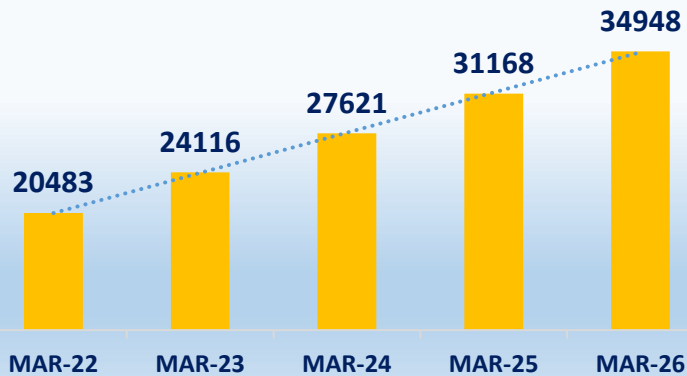


## TOTAL ADVANCES

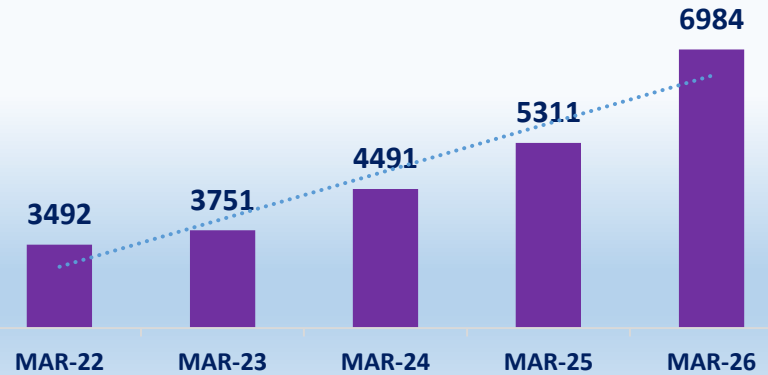


(Rs. In Crores)

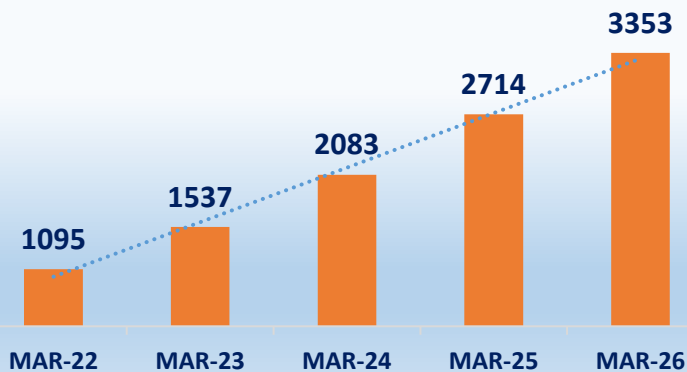
## Home Loans



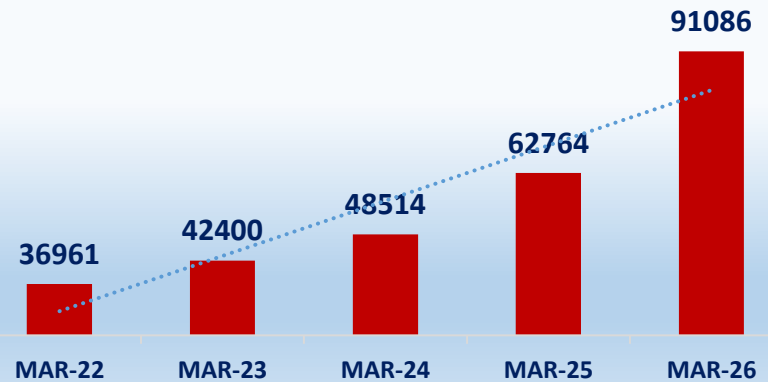
## Vehicle Loans



## Personal Loans



## Total Retail Portfolio

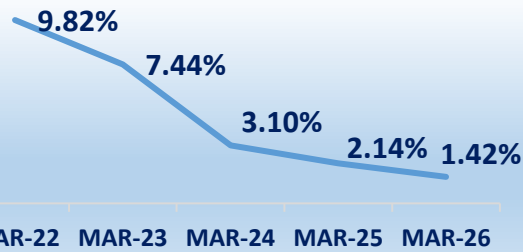


(Rs. In Crores)

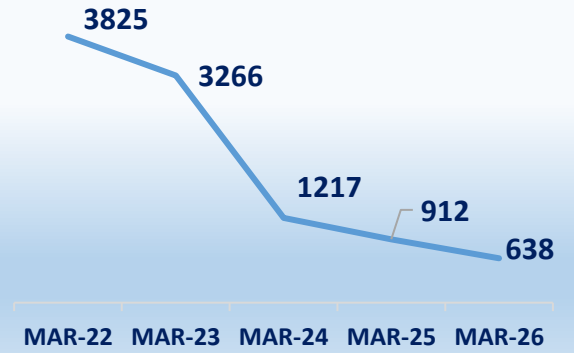
### GROSS NPA (Rs. in Cr)



### GROSS NPA %



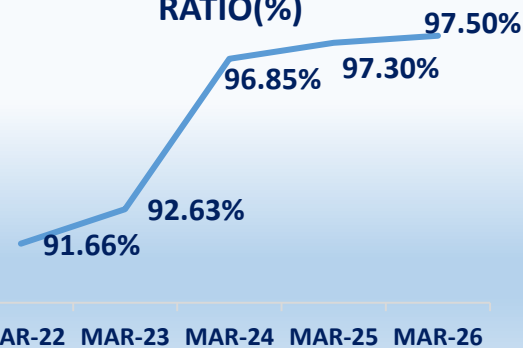
### NET NPA (Rs. in Cr)



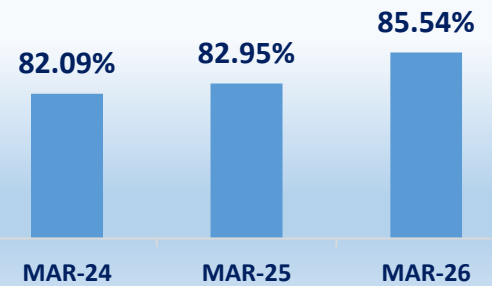
### NET NPA %



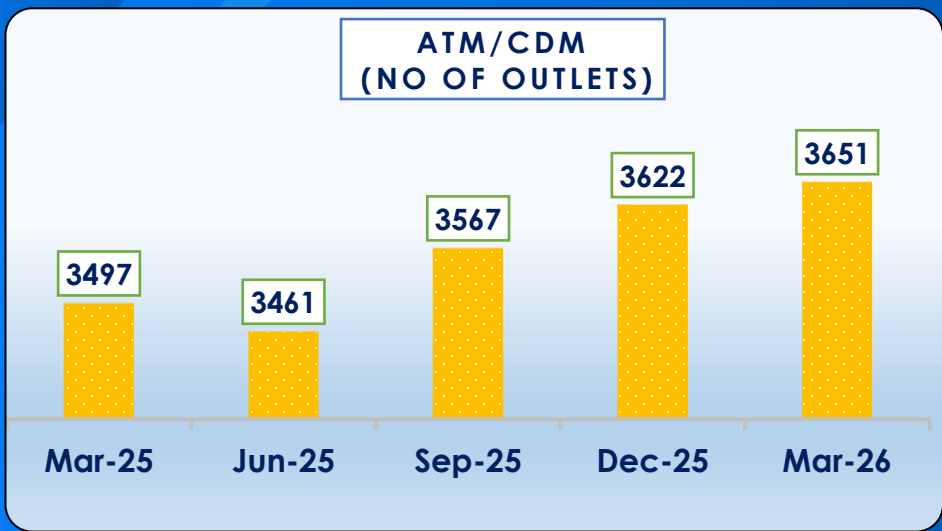
### PROVISION COVERAGE RATIO(%)



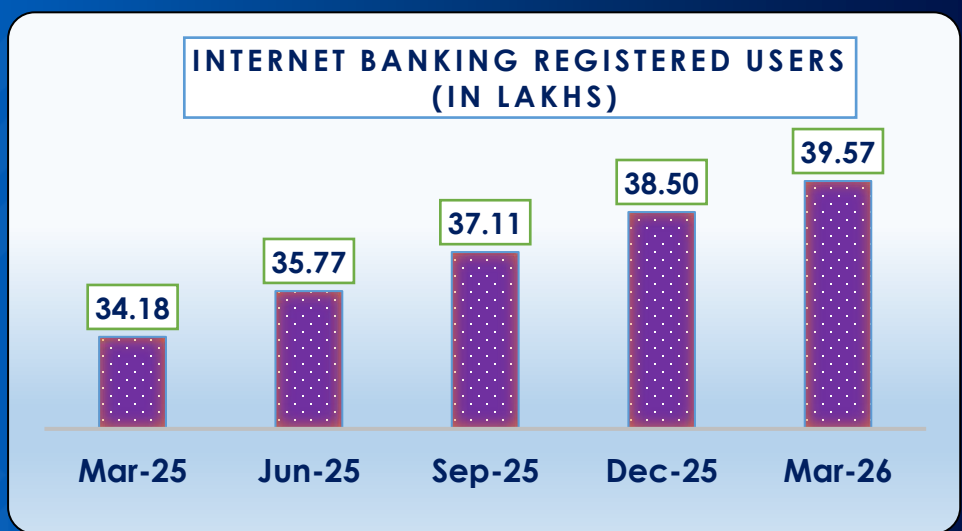
### PCR(EXCLUDING TECH WRITE OFF)



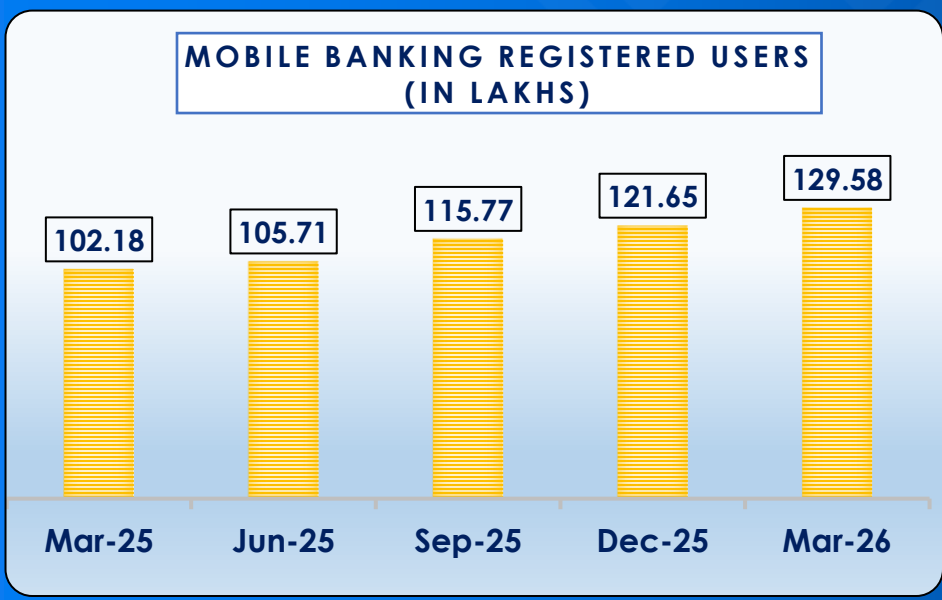
**ATM/CDM  
(NO OF OUTLETS)**



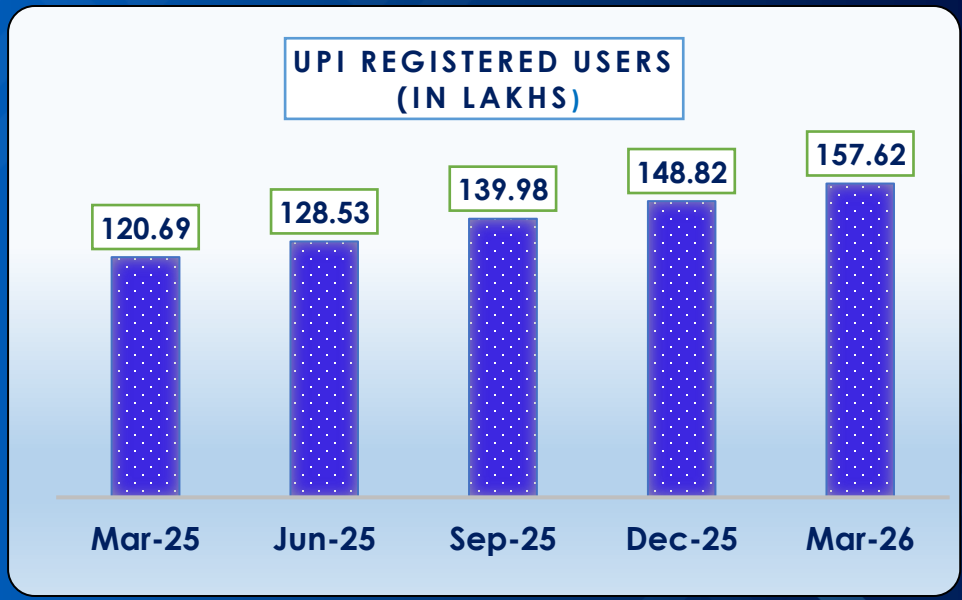
**INTERNET BANKING REGISTERED USERS  
(IN LAKHS)**



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



**UPI REGISTERED USERS  
(IN LAKHS)**





**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 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

## 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 Digital Hub ([digital.iob.bank.in](https://digital.iob.bank.in))

- Create PIN using meaningful Tamil or Hindi words/phrases
- Highly secure & difficult to guess PIN system
- Digital PIN generation without visiting branch
- Inclusive banking with regional language innovation

## Customer Centric Innovations



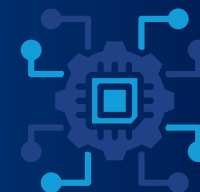
### WhatsApp Banking

- 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



### Mobile Banking

- 35 lac+ retail users
- ~15000 enrollments daily
- Multilingual Interface
- 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



### 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 integration

## 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



### IOB Lawyer's Diary

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



## IOB Harit Subhagruha



## IOB ECO Savings Account



## IOB Green Deposit



**IOB Surya & HL Surya**



**IOB Tejas**



**IOB  
e-Vehicle**



Various IOB Credit Scheme for Women



The Sakthi - IOB Chidambaram Chettiar Memorial Trust



Financial Literacy Centers (Sneha)



Friendly Work Environment



Complying with all  
Guidelines & Regulations



Effective  
Monitoring



Customer Right  
Policy



Effective Customer  
Complaints Resolutions



Our MD & CEO Shri Ajay Kumar Srivastava receiving the prestigious "Rajbhasha Kirti First Prize" for the FY 2024-25 from the Hon'ble Home Minister Shri Amit Shah ji.



- IOB has been awarded the Best Performer among Public Sector Banks in grievance redressal by the Department of Financial Services(DFS).
- Our MD&CEO, Shri. Ajay Kumar Srivastava, received the prestigious award from DFS Secretary, Shri. M. Nagaraju.



At IBA’s 21st Annual Banking Technology Conference & Citations 2024–25, held on 9th January 2026 at Trident, Nariman Point, Mumbai, our Bank was honored with four prestigious recognitions, reaffirming our commitment to technology-led banking and inclusive growth.

- Our Achievements:
-  Best Tech Talent & Organization (Runner-up)
-  Best IT Risk & Management (Runner-up)
-  Best Technology Bank of the Year (Special Mention)
-  Best Digital Financial Inclusion (Special Mention)





## IOB recognised as best performed bank (FY 2024–25) in SHG Linkage



## IOB recognised as best performed bank (FY 2024–25) in SHG Linkage



@IOBIndia  
**15,12,616**



@IOBIndia  
**6,02,472**



@indian-overseas-bank  
**53,142**



**7,57,668**

@IOBIndia.in



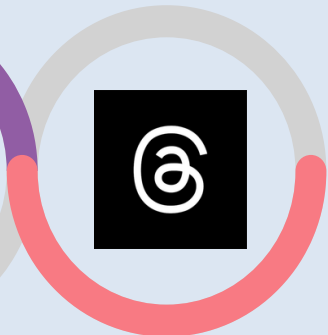
**88,152**

@IOBIndia



**32,312**

@IOBIndia





**IOB Pink Wheels**

A special vehicle loan designed to put women in the driver's seat.

SCAN TO KNOW MORE



- Loan up to 90% of on-road price
- Zero processing & documentation charges
- Eligible for women & girl students (co-applicant mandatory for students)
- Repayment up to 6 years with flexible terms



**IOB Sakhi**

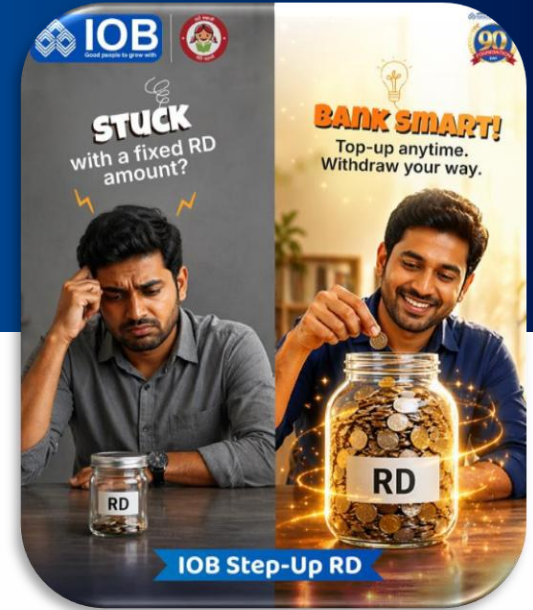
A loan solution helping women take charge of their finances and future.

- Loan up to ₹10 lakhs
- Flexible repayment tenure: 12-60 months
- Quick processing and disbursement

SCAN TO KNOW MORE



For any query, visit the IOB nearest branch today.



**STUCK** with a fixed RD amount?

**BANK SMART!** Top-up anytime. Withdraw your way.

**RD**

**IOB Step-Up RD**



**WHY STAND IN LINE WHEN YOU CAN BOOK YOUR METRO TICKET ONLINE!**

Presenting, **IOB Yatra**

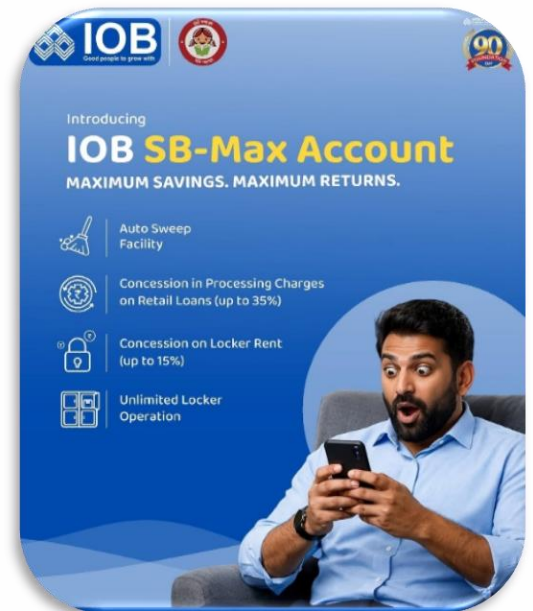
Book Faster For **Mumbai Metro Line 1 and skip the queue**



Want to transfer money instantly?

Get it done in **2 minutes** with IOB Connect the Mobile Banking App

Money Sent



Introducing **IOB SB-Max Account**

MAXIMUM SAVINGS. MAXIMUM RETURNS.

- Auto Sweep Facility
- Concession in Processing Charges on Retail Loans (up to 35%)
- Concession on Locker Rent (up to 15%)
- Unlimited Locker Operation



**Turn Travel Time  
into Banking Time**

Banking that moves with you!

- IOB Connect Mobile Banking App
- IOB WhatsApp Banking
- IOB Internet Banking
- IOB Digital Hub
- IOB Credit Cards
- IOB Pay



**IOB Easy Plot**

Buy Your Plot Today.  
Build Your Dream Tomorrow.

- Loan up to ₹3 crore\*
- Up to 5 years to construct
- Housing loan rates from 7.10% p.a.\*
- Zero prepayment charges post-construction

For any query, visit the IOB nearest branch today.



Your Success  
Build Their Empire.  
Now Build Yours.

**Home Loans Designed  
for Corporate Leaders**

- Loan amount based on YDUI capacity
- Takeover from other banks
- Up to 48-month holiday period
- Exclusive corporate privileges

For any query, visit the IOB nearest branch today.



**IOB MSME  
Guarantee Plus**

Grow Your Business with  
Confidence and Credit  
Support.

- Loan up to ₹10 crore
- CGTME coverage upto ₹10 Crore
- WC, TL, LC & LG can be given under the scheme
- Flexible repayment up to 84 months

For any query, visit the IOB nearest branch today.



**Built for Your  
Industry. Powered  
for Your Growth.  
IOB Cluster Finance**

- Industry-focused financing tailored for specific clusters
- Comprehensive funding solutions - Working Capital + Term Loan + Trade Finance
- Faster processing & specialized appraisal for cluster-based industries
- Competitive interest rates

For any query, visit the IOB nearest branch today.



**IOB Nest**

The all-in-one society app  
for residents, committees  
& everyday convenience.

- Easy maintenance & utility payments
- Facility booking & complaint tracking
- Resident profile & visitor approval
- Secure communication & notices

For any query, visit the IOB nearest branch today.

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