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Investor Presentation – Q3 FY23 Indian Overseas Bank

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VISION

“To emerge as the preferred Bank connecting Generations with high standards of ethics and governance”.

CORE VALUES

- Integrity and Transparency
- Innovation and collaboration
- Sustainability

MISSION

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

Parameters	Quarter Ended			Growth		
	Dec-21	Sep-22	Dec-22	Q-o-Q(%)	Y-o-Y(%)	
BUSINESS GROWTH	CASA	105105	111924	114591	2.38%	9.03%
	CASA%	42.53%	42.76%	44.50%	174 bps	197 bps
	Total Deposits	247119	261728	257480	-1.62%	4.19%
	Home Loan	19414	22458	23065	2.71%	18.81%
	Jewel Loan	29850	35128	35705	1.64%	19.61%
	Advances	148316	172713	175050	1.35%	18.02%
	Business	395435	434441	432530	-0.44%	9.38%

Parameters	Dec-21	Sep-22	Dec-22	Q-o-Q(%)	Y-o-Y(%)	
Profitability	Net Interest Income	1572	1953	2272	16.29%	44.51%
	Net Interest Margin	2.40%	2.79%	3.27%	48 bps	87 bps
	Operating Expenses	1230	1594	1682	5.53%	36.76%
	Operating Profit	1527	1494	1540	3.06%	0.82%
	Net Profit	454	501	555	10.74%	22.29%

Parameters		Dec-21	Sep-22	Dec-22	Q-o-Q(%)	Y-o-Y(%)
ASSET QUALITY	Gross NPA	15427	14726	14333	-2.67%	-7.09%
	Net NPA	3587	4149	4000	-3.58%	11.51%
	GNPA%	10.40%	8.53%	8.19%	(34bps)	(221bps)
	NNPA%	2.63%	2.56%	2.43%	(13 bps)	(20 bps)

Parameters		Dec-21	Sep-22	Dec-22	Q-o-Q(%)	Y-o-Y(%)
STRENGTHENING FINANCIAL INDICATORS	PCR	92.33%	90.94%	91.34%	40 bps	-99 bps
	CRAR	15.41%	15.14%	15.16%	2 bps	-25 bps
	ROA	0.62%	0.65%	0.73%	8 bps	11 bps
	ROE	15.37%	15.70%	16.43%	73 bps	106 bps

FINANCIALS - AT A GLANCE

Rs. in crores

Particulars	Quarter Ending			9 Months		Growth %		
	Dec-21	Sep-22	Dec-22	FY-2021-22	FY-2022-23	Q-o-Q	Y-o-Y	9Months FY 22-23 Over 9M FY 21-22
Interest Income	4198	4718	5056	12515	14208	7.16%	20.43%	13.53%
Interest Expenses	2626	2764	2784	7815	8229	0.71%	6.01%	5.30%
Net Interest Income	1572	1953	2272	4701	5979	16.29%	44.51%	27.19%
Non Interest Income	1186	1135	950	3399	2678	-16.25%	-19.86%	-21.20%
Operating Income	2758	3088	3222	8100	8657	4.34%	16.83%	6.88%
Operating Expenses	1230	1594	1682	3951	4597	5.53%	36.76%	16.36%
Operating Profit	1527	1494	1540	4148	4060	3.06%	0.85%	-2.12%
Total Provisions	1073	993	985	2991	2612	-0.82%	-8.23%	-12.69%
Net Profit/Loss	454	501	555	1157	1449	10.74%	22.29%	25.20%

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Investor Presentation –Q3 FY23

TOTAL INCOME

Rs. in crores

Particulars	Quarter Ending			9 Months		Growth %		
	Dec-21	Sep-22	Dec-22	FY-2021-22	FY-2022-23	Q-o-Q	Y-o-Y	9Months FY 22-23 Over 9M FY 21-22
Interest on Loans	2752	3139	3515	7983	9519	11.98%	27.73%	19.24%
Interest on Investment	1407	1489	1448	4211	4453	-2.80%	2.90%	5.75%
Other Interest Income	39	89	93	321	236	3.93%	137.51%	-26.56%
Total Interest Income	4198	4718	5056	12515	14208	7.16%	20.43%	13.53%
Exchange & Commission	238	281	307	729	848	9.39%	29.13%	16.36%
Profit on Sale of Investment	113	23	13	510	219	-43.48%	-88.50%	-57.06%
Loss on revaluation of Investment	0	-126	0	0	-604	-	-	-
Profit on Exchange	199	129	116	660	481	-9.92%	-41.81%	-27.07%
Recovery from technical Written of Ac	485	332	374	1145	1014	12.54%	-22.92%	-11.45%
All other Income	151	496	141	355	720	-71.65%	-6.99%	102.68%
Total Non Interest Income	1186	1135	950	3399	2678	-16.25%	-19.86%	-21.20%
Total Income	5384	5852	6006	15915	16886	2.62%	11.55%	6.10%

FEE BASED INCOME

Rs. in crores

Particulars	Quarter Ending			9 Months		Growth %		
	Dec-21	Sep-22	Dec-22	FY-2021-22	FY-2022-23	Q-o-Q	Y-o-Y	9Months FY 22-23 Over 9M FY 21-22
A.Exchange & Commission	69	88	82	213	246	-7.30%	17.51%	15.50%
B.Income from Non Fund Based Business	46	43	45	134	134	4.18%	-1.99%	-0.41%
C.Processing charges	65	92	102	212	268	10.81%	57.25%	26.44%
D.ATM/DBD Related Income	82	70	95	197	236	36.10%	15.48%	19.66%
E.Marketing/FI/Govt Business	10	10	11	43	39	10.56%	6.10%	-9.43%
F.Miscellaneous Income	87	29	78	205	131	169.66%	-9.90%	-35.97%
FEE BASED INCOME (A+B+C+D+E+F)	360	332	413	1004	1054	24.35%	14.79%	4.93%
Overseas	12	23	17	39	48	-27.39%	39.98%	22.50%
Fee Based Income - Global	372	355	430	1043	1102	21.00%	15.59%	5.58%

TOTAL EXPENSES

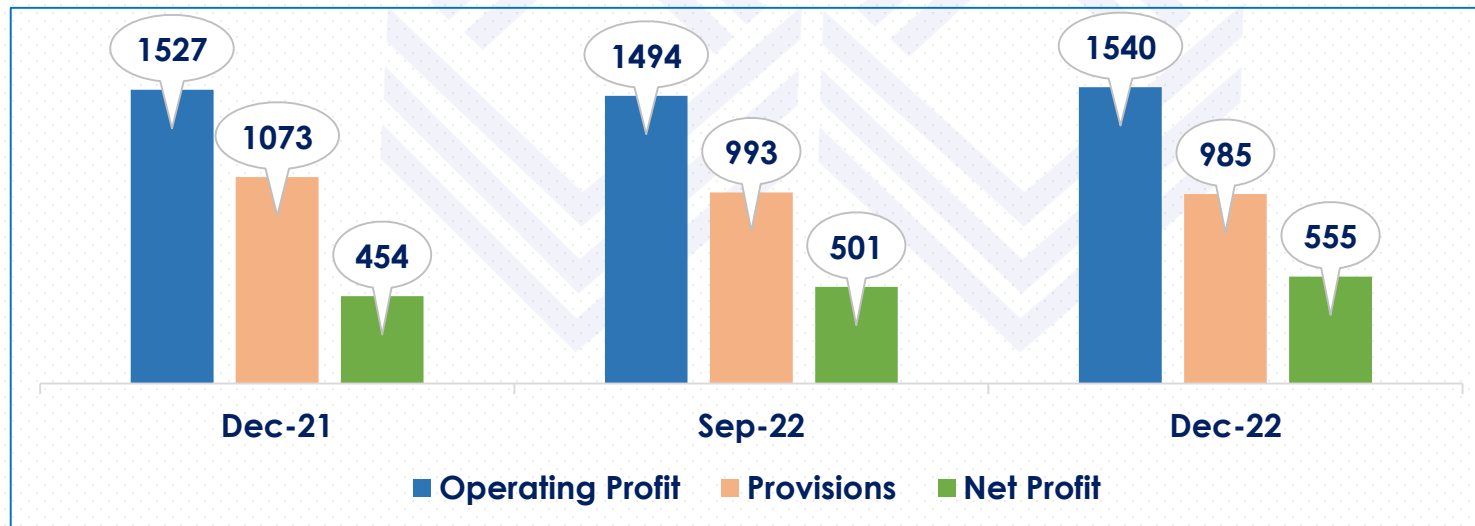
Rs. in crores

Particulars	Quarter Ending			9 Months		Growth %		
	Dec-21	Sep-22	Dec-22	FY-2021-22	FY-2022-23	Q-o-Q	Y-o-Y	9Months FY 22-23 Over 9M FY 21-22
Interest on Deposits	2573	2621	2594	7661	7819	-1.03%	0.82%	2.07%
Interest on Borrowings	53	143	190	154	410	32.47%	257.89%	166.15%
Total Interest Expenses	2626	2764	2784	7815	8229	0.71%	6.01%	5.30%
Staff Expenses	749	1044	1107	2535	3001	6.05%	47.81%	18.39%
Other Expenses	481	550	575	1416	1596	4.55%	19.56%	12.72%
Operating Expenses	1230	1594	1682	3951	4597	5.53%	36.76%	16.36%
Total Expenses	3856	4358	4466	11765	12826	2.47%	15.82%	9.02%

PROVISIONS & PROFIT

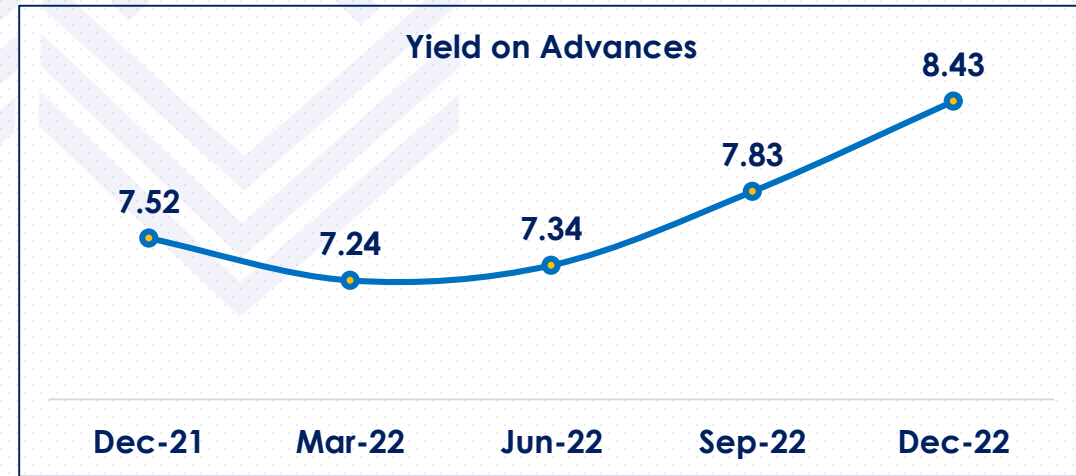
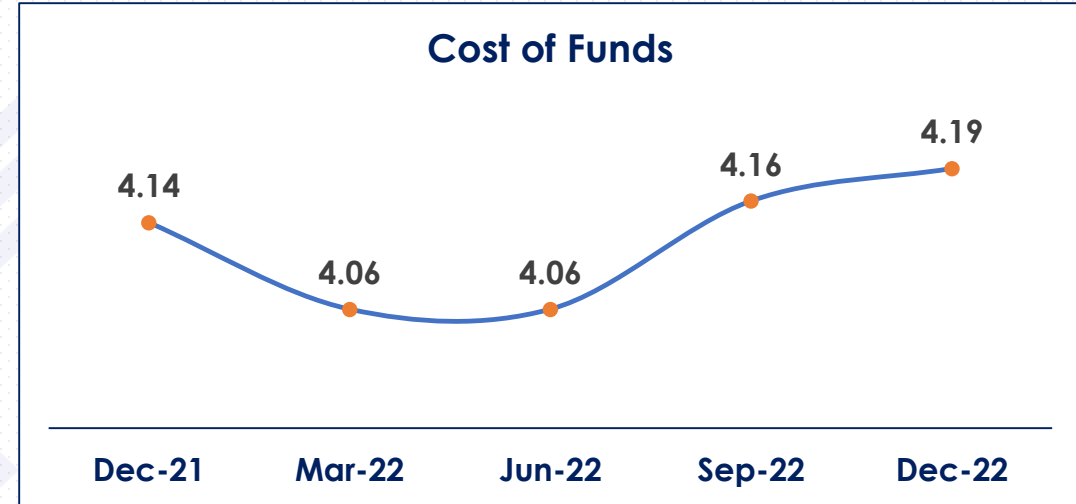
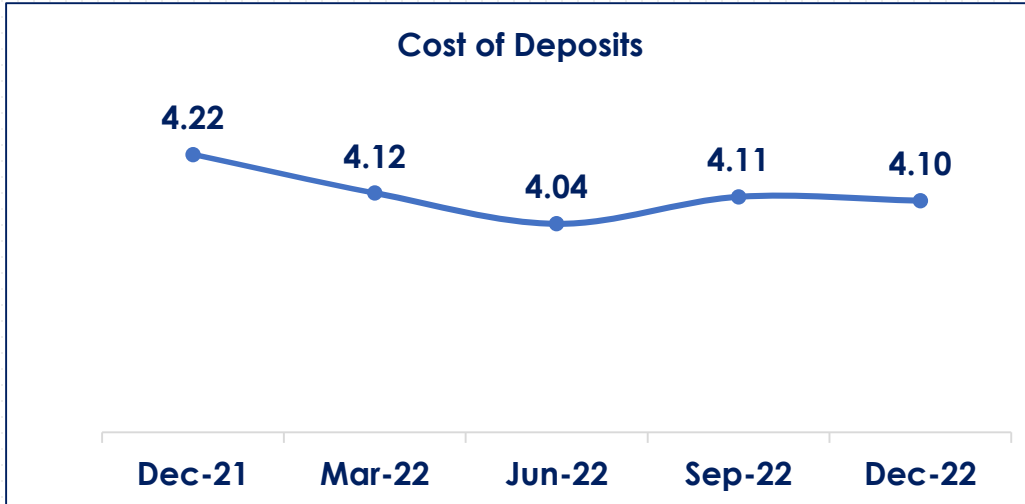
Rs. in crores

Particulars	Quarter Ending			9 Months		Growth %		
	Dec-21	Sep-22	Dec-22	FY-2021-22	FY-2022-23	Q-o-Q	Y-o-Y	9Months FY 22-23 Over 9M FY 21-22
Operating Profit	1527	1494	1540	4148	4060	3.06%	0.85%	-2.12%
Provisions	1073	993	985	2991	2612	-0.82%	-8.23%	-12.69%
of which NPA Provisions	937	627	711	2832	1471	13.37%	-24.12%	-48.05%
Other Provisions	136	366	274	159	1140	-25.14%	101.28%	617.25%
Net Profit	454	501	555	1157	1449	10.74%	22.29%	25.20%



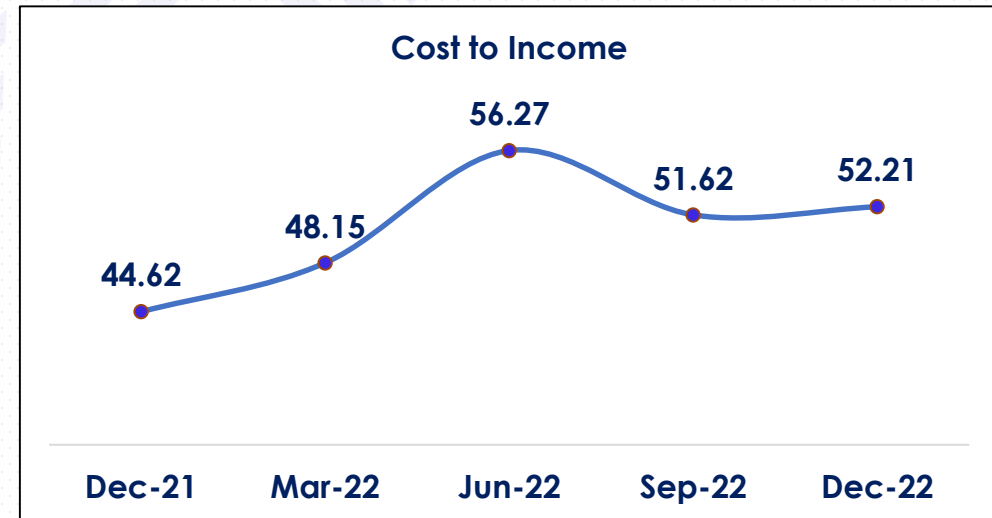
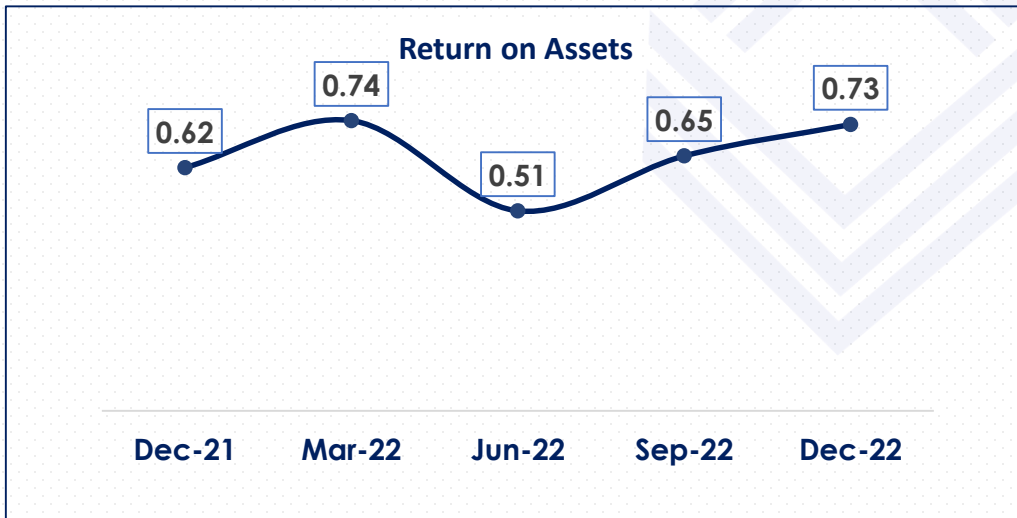
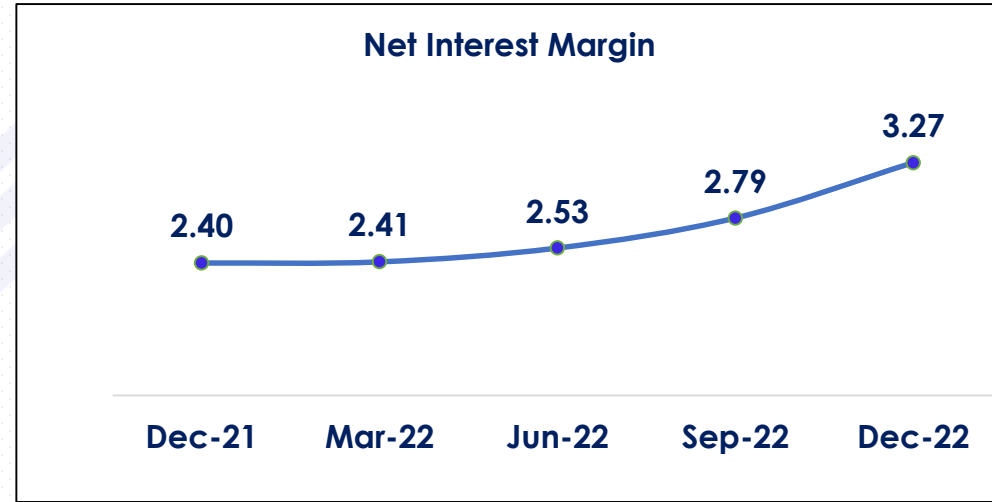
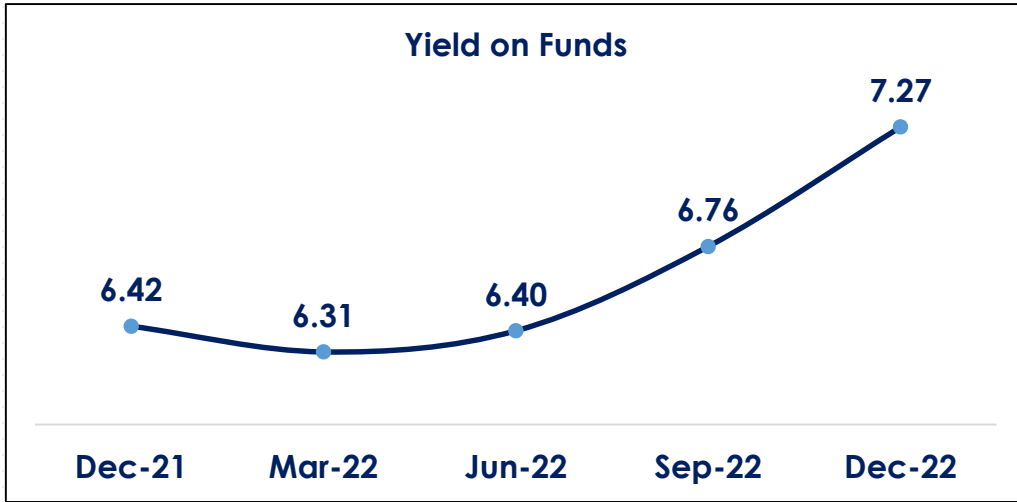
PERFORMANCE RATIOS – QUARTERLY

Rs. in crores



PERFORMANCE RATIOS – QUARTERLY

Rs. in crores



Particulars	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
*Return on Equity (%)	15.37	18.12	12.51	15.70	16.43
*Basic & Diluted Earning per Share	0.24	0.29	0.21	0.51	0.29
*Price Earning Ratio	84.71	62.11	79.29	34.62	109.29
Book value per share (in Rs)	6.37	6.54	6.73	6.98	7.21
Price/Book value (in Rs)	3.20	2.78	2.44	2.51	4.46
Adjusted Book value (in Rs)	4.47	4.51	4.77	4.79	5.09
Price/Adjusted Book value (in Rs)	4.55	4.02	3.45	3.66	6.31

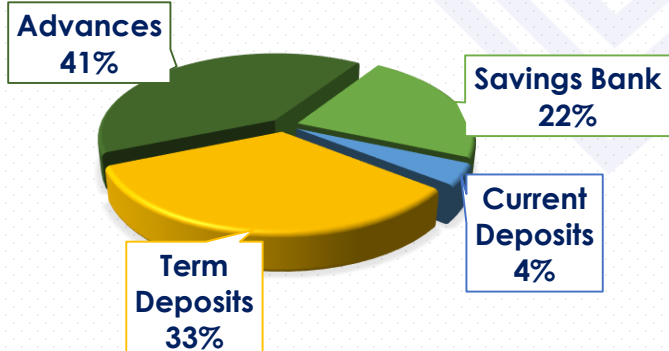
*Quarterly

BUSINESS PERFORMANCE - GLOBAL

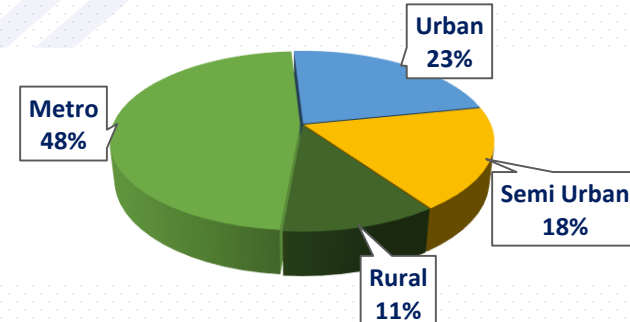
Rs. in crores

Particulars	Dec-21	Sep-22	Dec-22	Q-o-Q (%)	Y-o-Y (%)	Q-o-Q variation		Y-o-Y variation	
						Amount	%	Amount	%
CASA	105105	111924	114591	2.38%	9.03%	2667	2.38%	9486	9.03%
a)Retail Term Deposits	131524	135188	130771	-3.27%	-0.57%	-4416	-3.27%	-753	-0.57%
b)Bulk Deposits	7166	11108	7951	-28.42%	10.96%	-3157	-28.42%	785	10.96%
c)Overseas Term Deposits	3324	3508	4167	18.76%	25.35%	658	18.76%	843	25.35%
Term Deposits (a+b+c)	142014	149804	142889	-4.62%	0.62%	-6915	-4.62%	875	0.62%
Total Deposits	247119	261728	257480	-1.62%	4.19%	-4248	-1.62%	10361	4.19%
Advances	148316	172713	175050	1.35%	18.02%	2337	1.35%	26734	18.02%
Business Mix	395435	434441	432530	-0.44%	9.38%	-1912	-0.44%	37095	9.38%
CASA%	42.53%	42.76%	44.50%	174 bps	197 bps	174 bps		197 bps	
CD Ratio%	60.02%	65.99%	67.99%	200 bps	797 bps	200 bps		797 bps	

BUSINESS PORTFOLIO SHARE DEC-22



POP CATEGORY WISE DISTRIBUTION OF DEPOSITS:DEC-22



DEPOSITS COMPOSITION

Rs. in crores

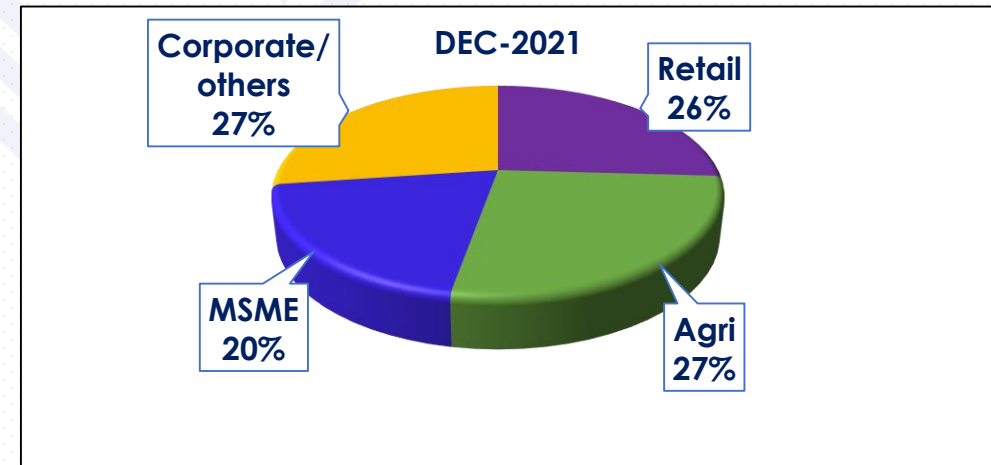
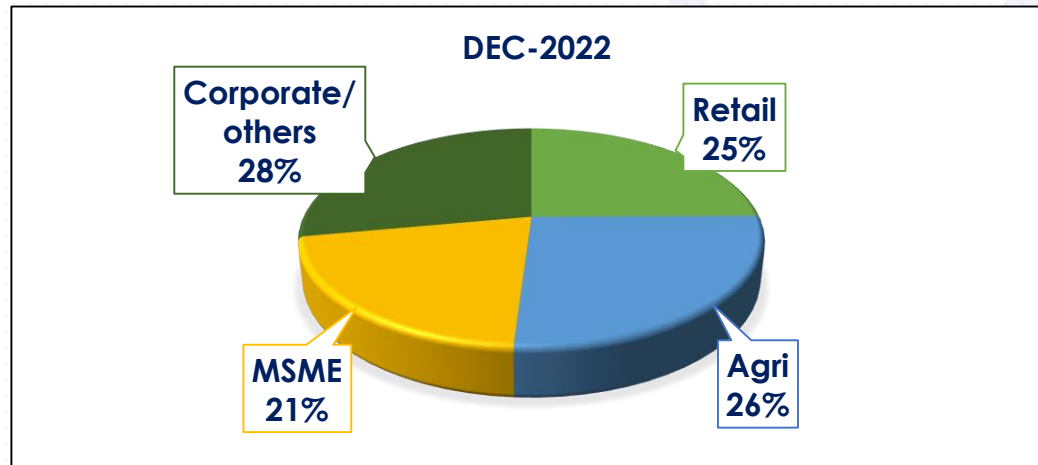
Parameters	Dec-21	Sep-22	Dec-22	Y-o-Y variation		Q-o-Q variation	
				Amount	%	Amount	%
Domestic-Deposits							
Savings Bank	88253	95370	96537	8284	9.39%	1167	1.22%
Current Account	15135	14839	15807	672	4.44%	969	6.53%
CASA	103388	110208	112344	8956	8.66%	2135	1.94%
Term Deposits	138690	146296	138723	33	0.02%	-7573	-5.18%
Deposits	242078	256504	251066	8988	3.71%	-5438	-2.12%
CASA%	42.71%	42.97%	44.75%	204 bps		178 bps	
Overseas- Deposits							
Savings Bank	201	207	216	15	7.58%	9	4.50%
Current Account	1516	1509	2031	515	33.97%	522	34.58%
CASA	1717	1716	2247	530	30.88%	531	30.96%
Term Deposits	3324	3508	4167	843	25.35%	658	18.76%
Global Deposits							
CASA	105105	111924	114591	9486	9.03%	2667	2.38%
Term Deposits	142014	149804	142889	875	0.62%	-6915	-4.62%
Deposits	247119	261728	257480	10361	4.19%	-4248	-1.62%
CASA%	42.53%	42.76%	44.50%	197 bps		174 bps	

RISK SPREAD - ASSETS

Rs. in crores

Parameters	Dec-21	Sep-22	Dec-22	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Retail	35501	39834	39986	152	0.38%	4485	12.63%
Agri	36874	41814	42100	286	0.68%	5226	14.17%
MSME	27437	31497	33900	2402	7.63%	6463	23.55%
Corporate/others	37259	46326	44915	-1411	-3.05%	7656	20.55%
Domestic Advances	137072	159470	160900	1430	0.90%	23828	17.38%
Overseas Advances	11244	13243	14150	907	6.85%	2906	25.84%
Global Advances	148316	172713	175050	2337	1.35%	26734	18.02%
RAM to Domestic Adv	72.82%	70.95%	72.09%	113bps		73 bps	

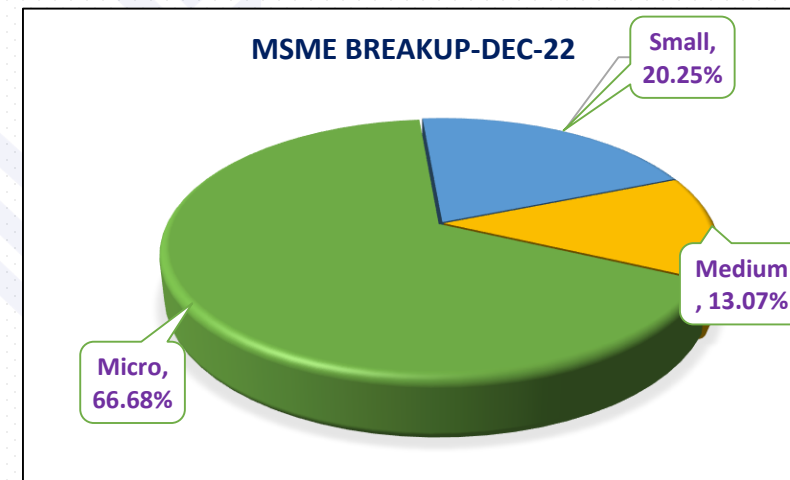
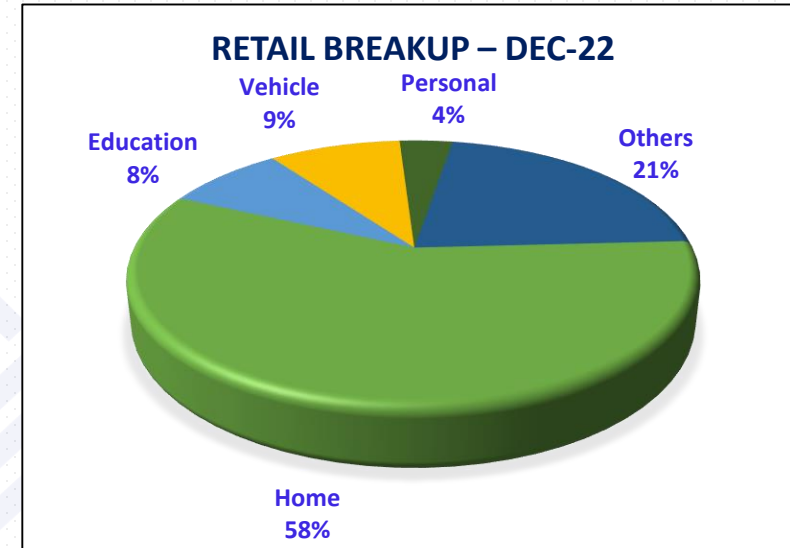
DOMESTIC SHARE OF ADVANCES



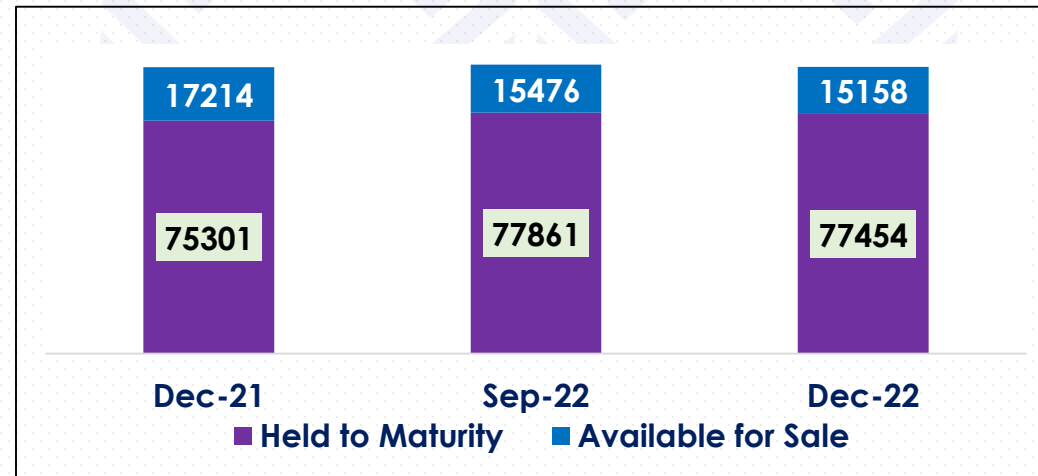
RAM PERFORMANCE

Rs. in crores

Parameters	Dec-21	Sep-22	Dec-22	Y-o-Y	Q-o-Q
RETAIL CREDIT	35501	39834	39986	14.36%	4.01%
<i>Of which</i>					
Home	19414	22458	23065	18.81%	2.71%
Education	4096	3644	3256	-20.51%	-10.65%
Vehicle	3369	3634	3601	6.89%	-0.91%
Personal	870	1355	1450	66.64%	7.00%
Others	7752	8743	8613	11.11%	-1.48%
AGRI	36874	41814	42100	14.17%	0.68%
MSME	27437	31497	33900	23.56%	7.63%
<i>Of which</i>					
Micro	17228	20061	22605	31.20%	12.68%
Small	6306	6864	6863	8.84%	-0.01%
Medium	3903	4572	4432	13.56%	-3.06%



Parameters	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
Domestic Investments	93145	96409	96794	93337	92642
SLR	62365	66154	68225	65224	65043
Non SLR	30780	30255	28569	28113	27599
Held to Maturity	75301	76971	79192	77861	77454
Available for Sale	17214	19438	17602	15476	15158
Held for Trading	630	0	0	0	30
Investment by Overseas Branch	3928	4207	4123	3698	3877
Global Investments	97073	100616	100917	97035	96519



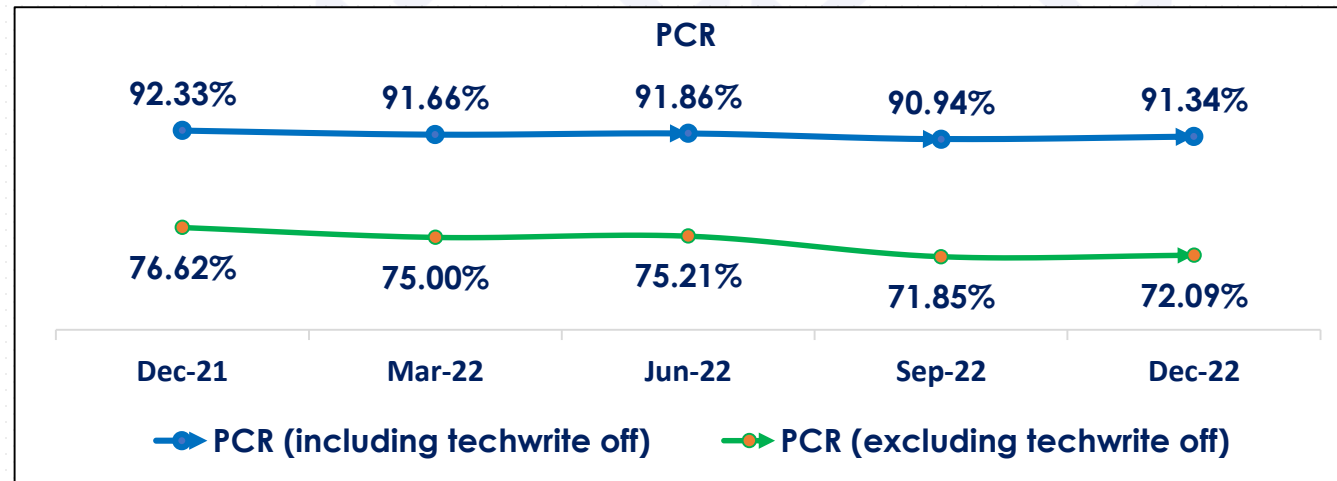
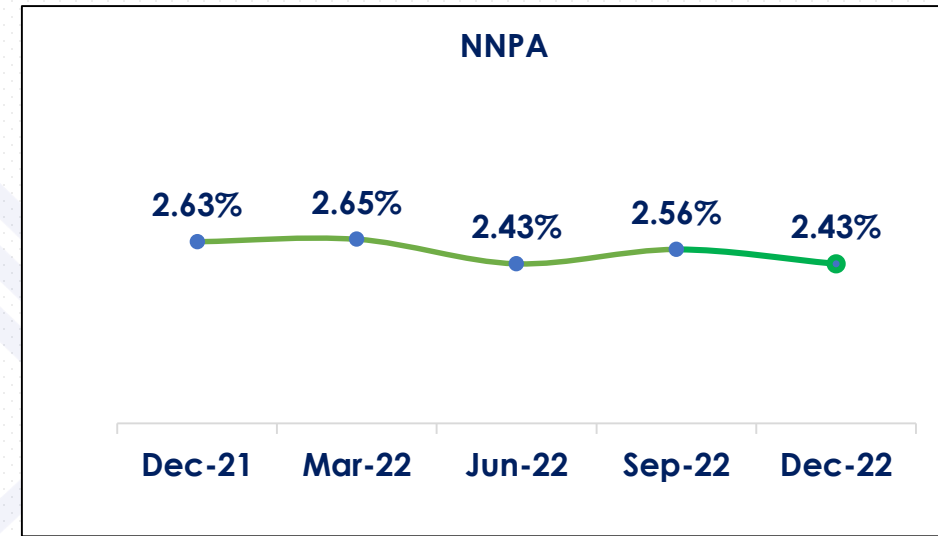
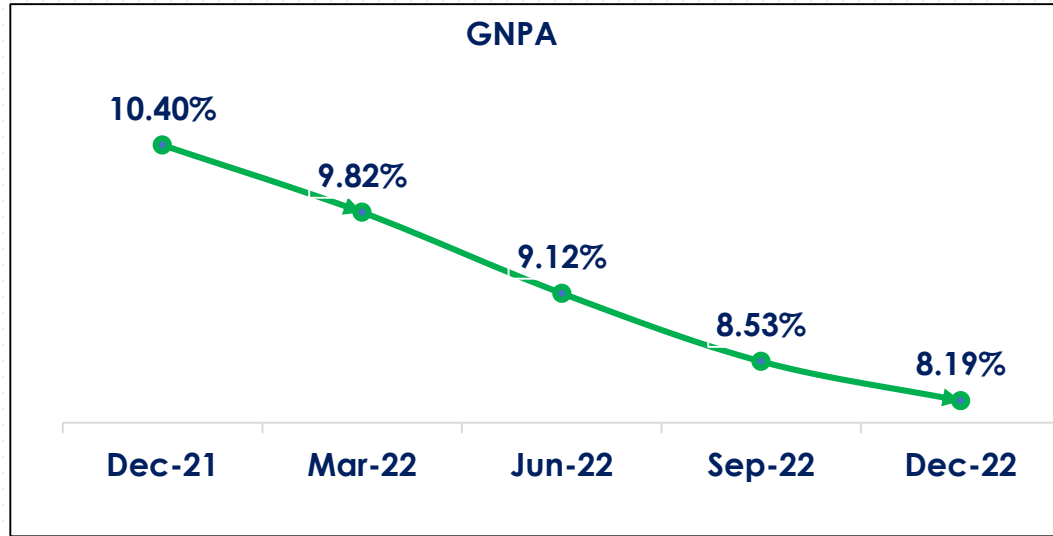
Details	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
i) Opening Gross NPAs	15666	15427	15299	14919	14726
a. Cash Recoveries	269	284	379	243	340
b. Upgradation	152	178	260	207	380
c. Write-Offs	1119	702	367	1287	1356
d. Sale to ARCs	0	40	0	11	0
ii) Total Reductions (a+b+c+d)	1540	1203	1006	1747	2076
iii) Fresh Slippages to NPA category	1256	981	551	1391	1556
iv) Other Debits	45	94	76	164	127
Closing Gross NPAs (i-ii+iii+iv)	15427	15299	14919	14726	14333
Gross NPA (%)	10.40%	9.82%	9.12%	8.53%	8.19%
Net NPAs (Absolute)	3587	3825	3698	4149	4000
Net NPA (%)	2.63%	2.65%	2.43%	2.56%	2.43%
Provision Coverage Ratio	92.33%	91.66%	91.86%	90.94%	91.34%

Sector-wise Credit Deployment & NPA

Rs. in crores

Parameters	Dec-21			Sep-22			Dec-22		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Retail	35501	1398	3.94%	39834	1484	3.72%	39986	1646	4.12%
Agri	36874	2816	7.64%	41814	2912	6.96%	42100	2961	7.03%
MSME	27437	3148	11.47%	31497	3269	10.38%	33900	3122	9.21%
Total RAM	99812	7362	7.38%	113144	7665	6.77%	115985	7730	6.66%
Corporate/others	37259	6235	16.73%	46326	5044	10.89%	44915	4911	10.93%
Domestic Advances	137072	13597	9.92%	159470	12709	7.97%	160900	12641	7.86%
Overseas Advances	11244	1830	16.28%	13243	2018	15.24%	14150	1692	11.96%
Global Advances	148316	15427	10.40%	172713	14727	8.53%	175050	14333	8.19%

MOVEMENT OF NPA RATIO & PCR

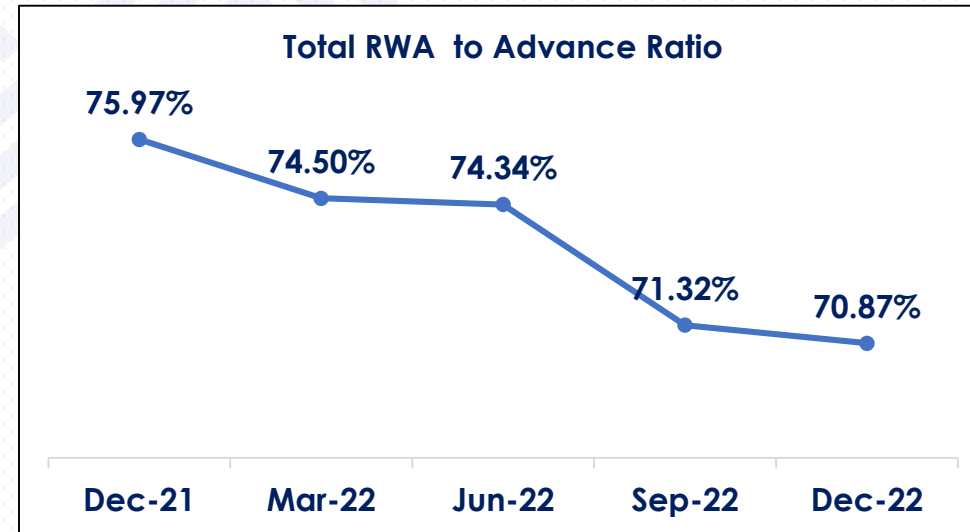
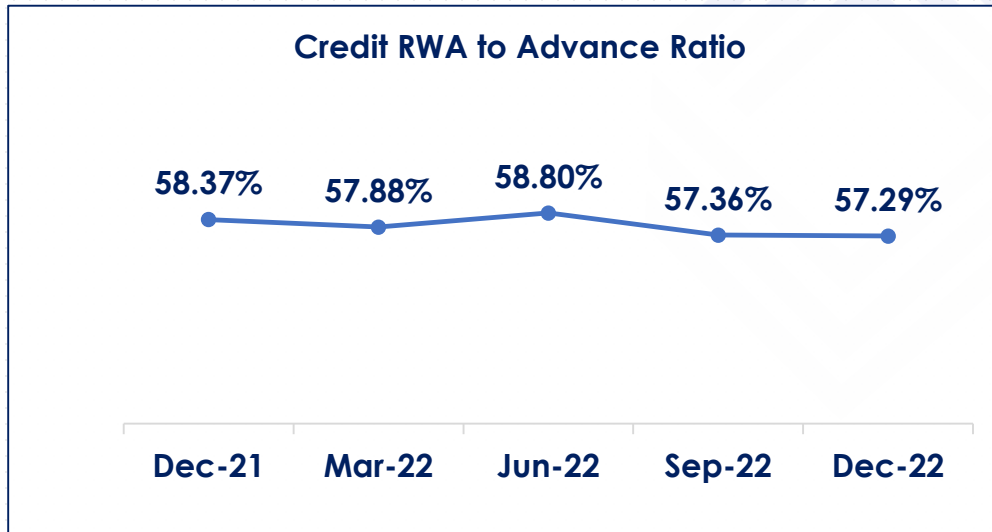
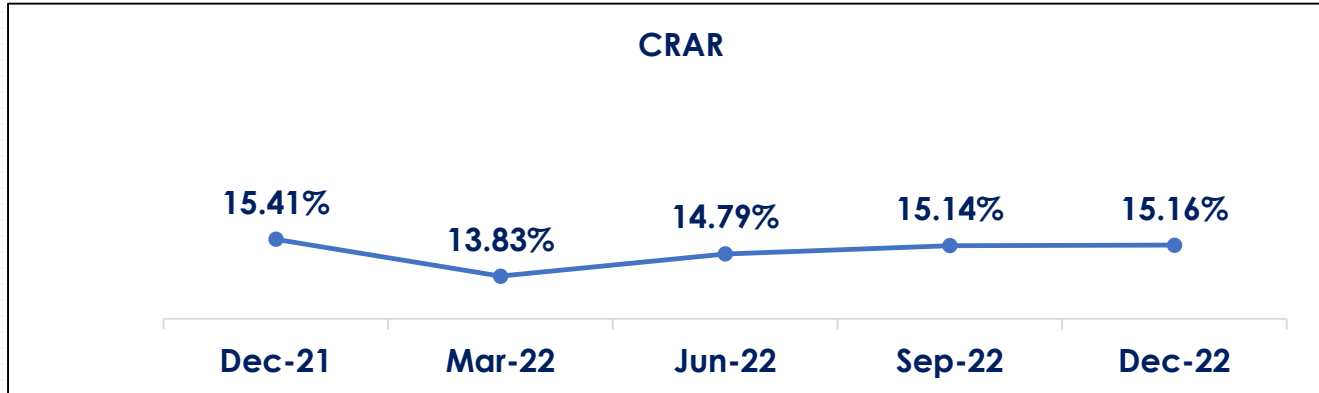


CAPITAL ADEQUACY

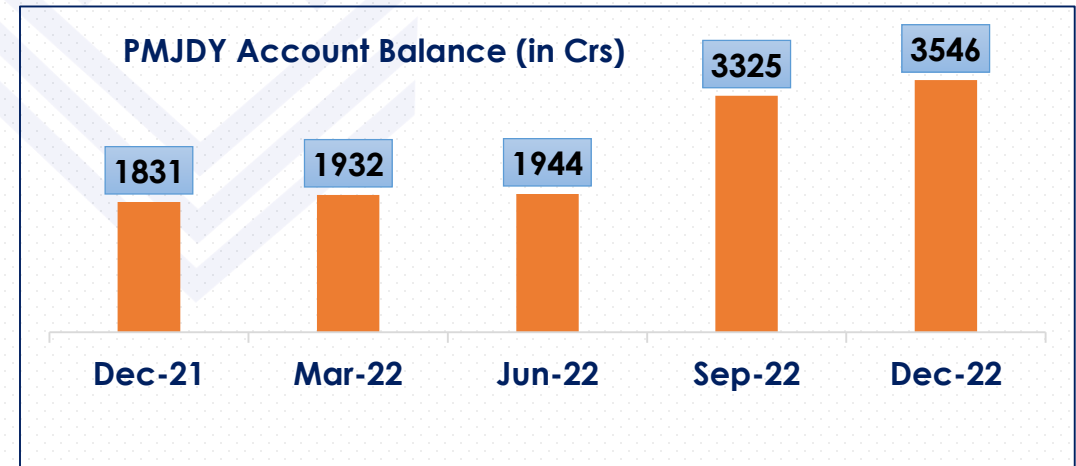
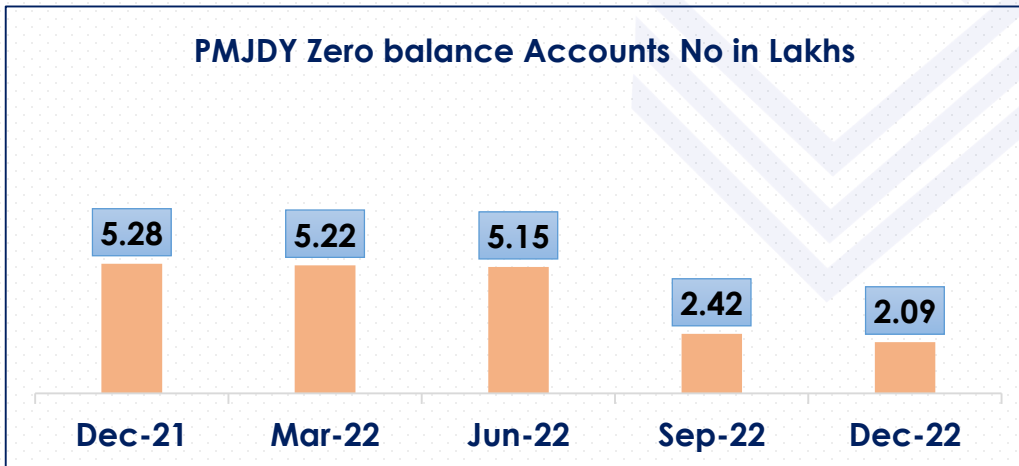
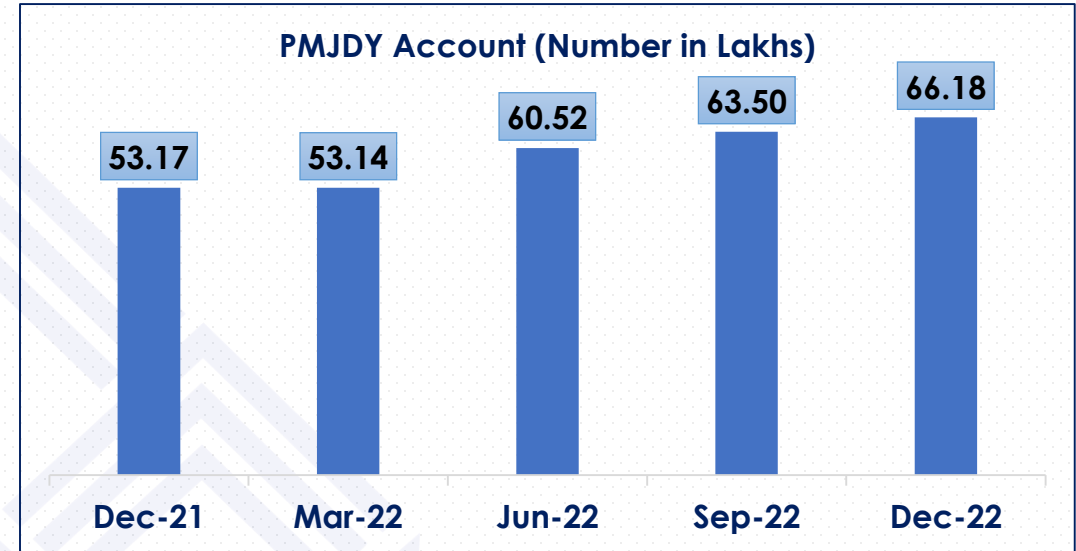
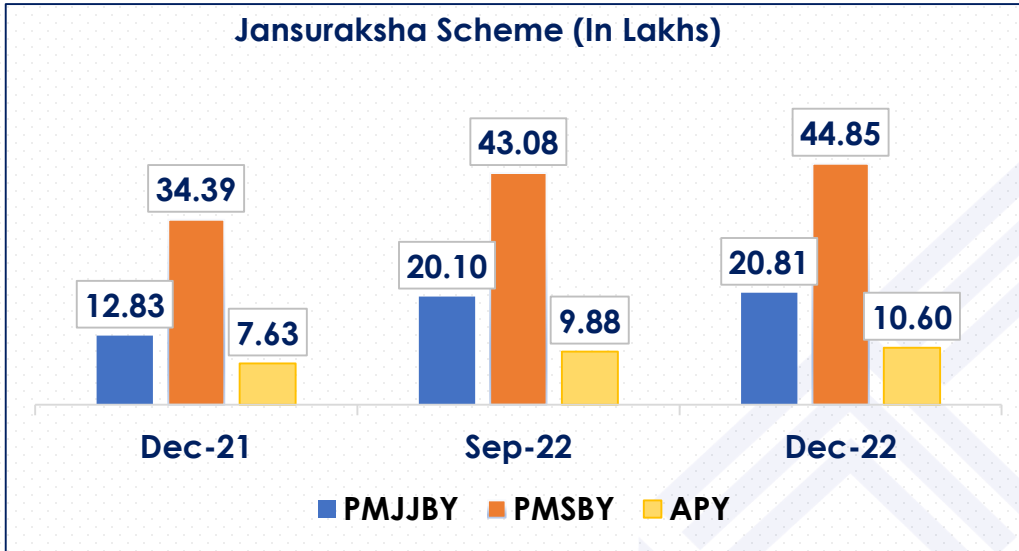
Rs. in crores

Particulars	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
Market Risk RWA	12153	12491	10352	9058	8695
Operational Risk RWA	13402	13402	15066	15066	15066
Credit Risk RWA	86579	90176	96162	99060	100294
Total RWA (A)	112134	116069	121580	123184	124055
CET 1	14513	12428	14279	14921.13	15704
CET 1%	12.94%	10.71%	11.75%	12.11%	12.66%
Tier 1	14513	12428	14279	14921	15704
Tier 1%	12.94%	10.71%	11.75%	12.11%	12.66%
Tier 2	2772	3622	3697	3733	3109
Tier 2%	2.47%	3.12%	3.04%	3.03%	2.51%
Total Capital (B)	17285	16050	17976	18654	18813
CRAR (B/A)	15.41%	13.83%	14.79%	15.14%	15.16%
Total RWA to Advance Ratio	75.97%	74.50%	74.34%	71.32%	70.87%
Credit RWA to Advance Ratio	58.37%	57.88%	58.80%	57.36%	57.29%

MOVEMENT OF CRAR & RWAs



Financial Inclusion



DIGITAL OUTREACH

INTERNET BANKING
Anytime Anywhere Banking with a wide range of Banking functionalities

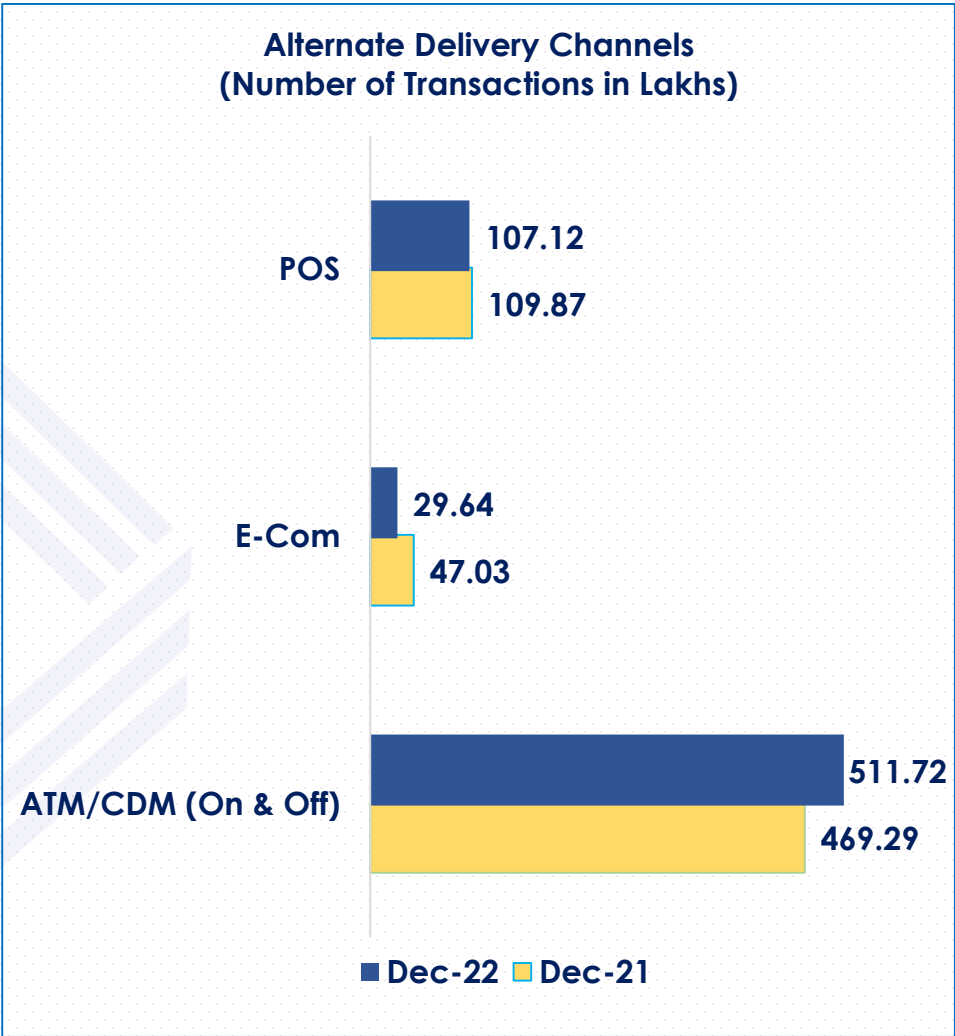
MOBILE BANKING
Mobile app which offers major banking functions at ease

IMPS
24x7 instant fund transfer to other Banks through Internet Banking and Mobile Banking

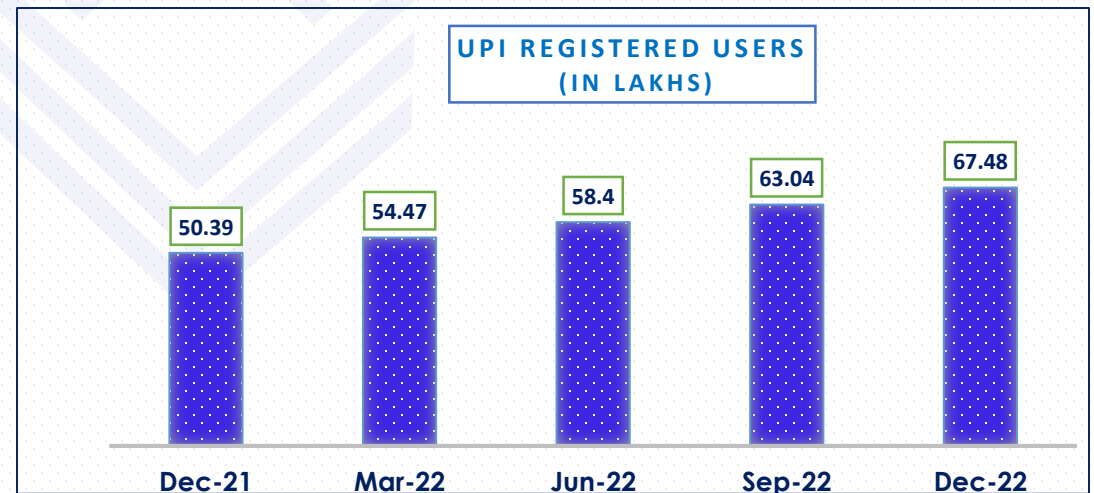
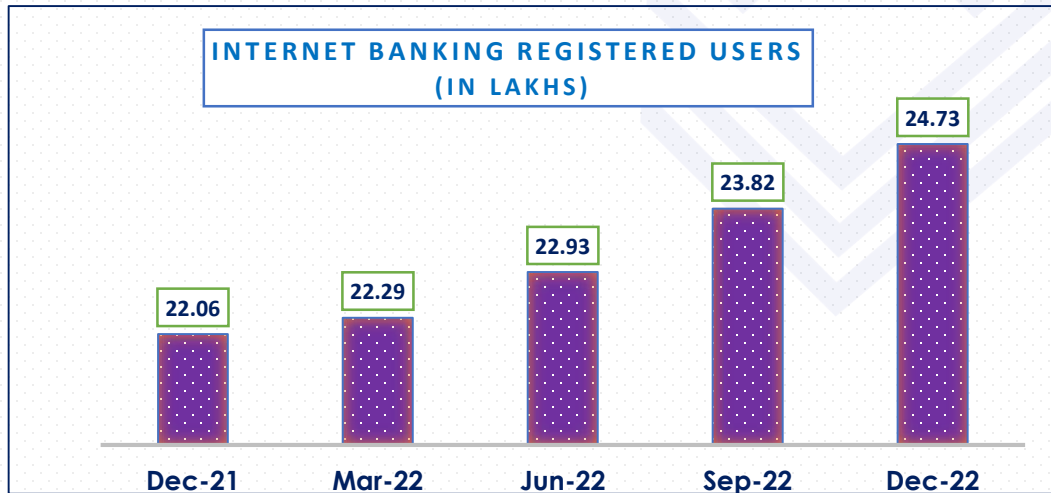
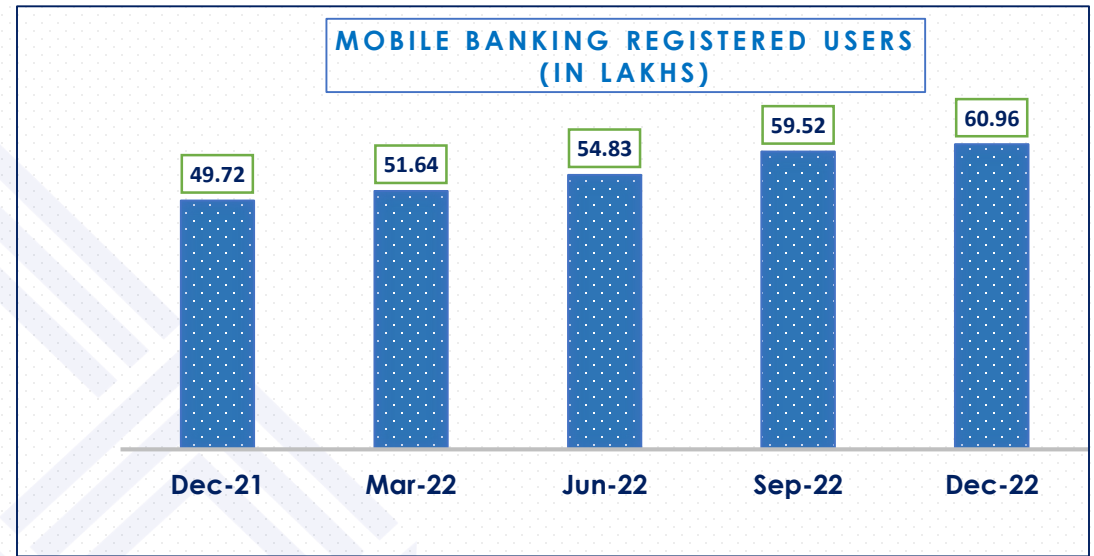
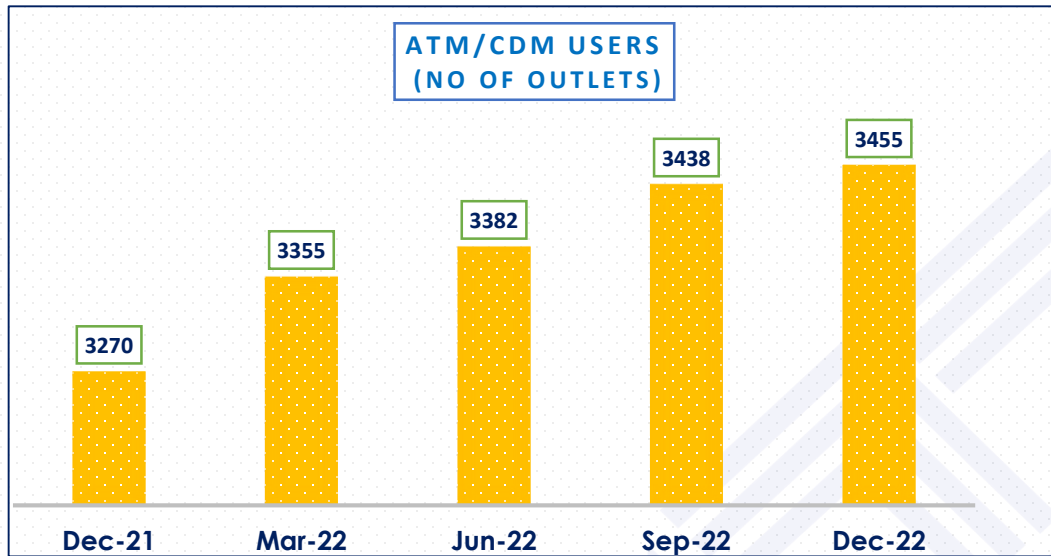
IOB PAY
Payment Gateway to merchants towards payment of bills/ fee

BHIM IOB UPI
Send and receive money 24x7

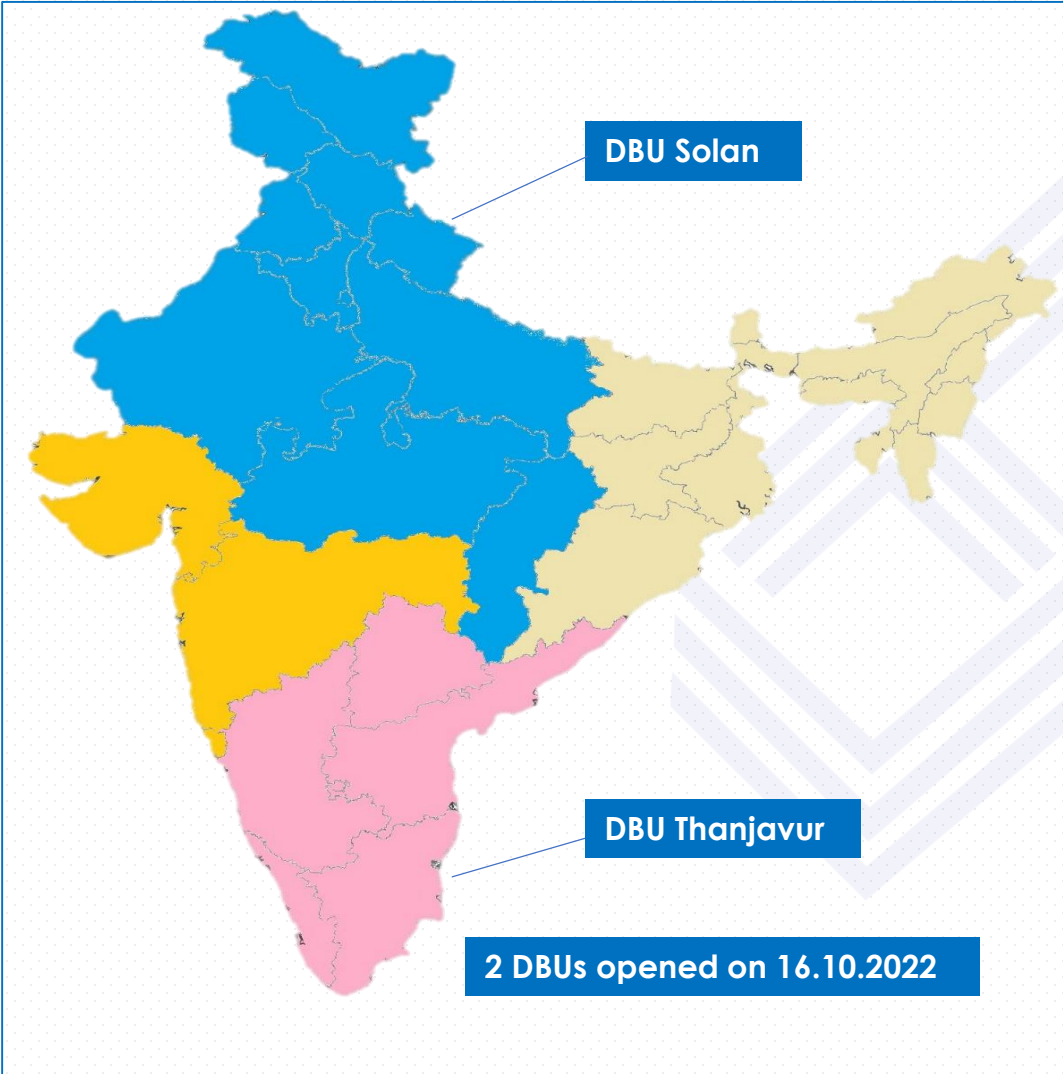
DEBIT CARDS
Wide range of Debit and Credit Cards available for shopping and cash withdrawal.



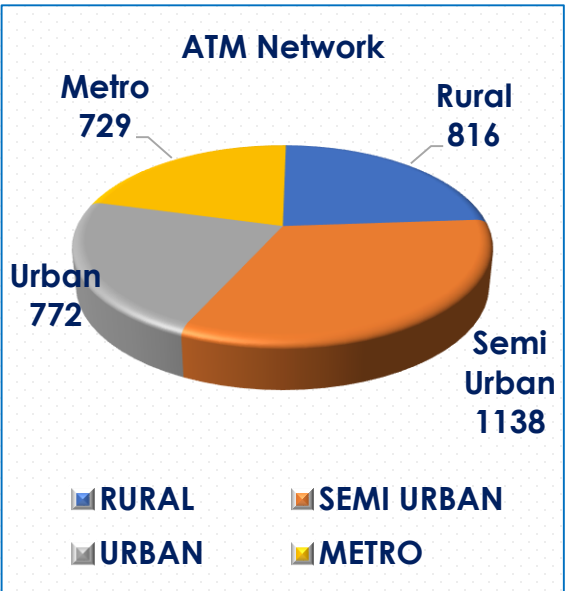
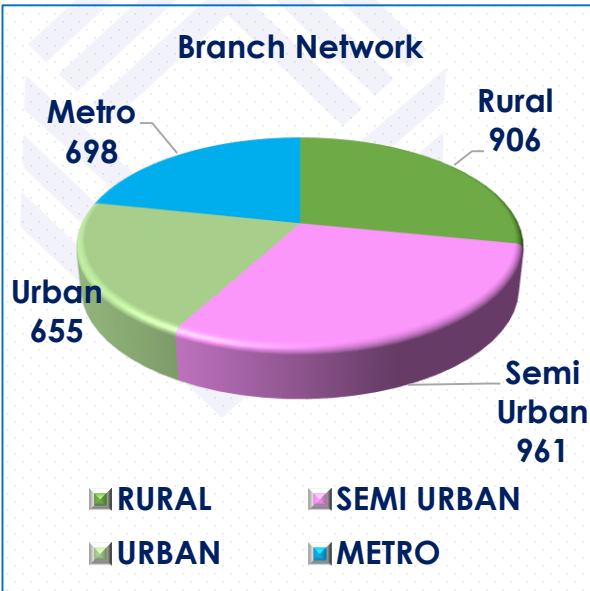
DIGITAL OUTREACH



CUSTOMER TOUCH POINTS PAN-INDIA as on 31.12.2022



Region	Branch	ATM	BC
Northern Region	632	524	256
Eastern Region	301	220	191
Western Region	594	566	325
Southern Region	1693	2145	1970
Grand Total	3220	3455	2742



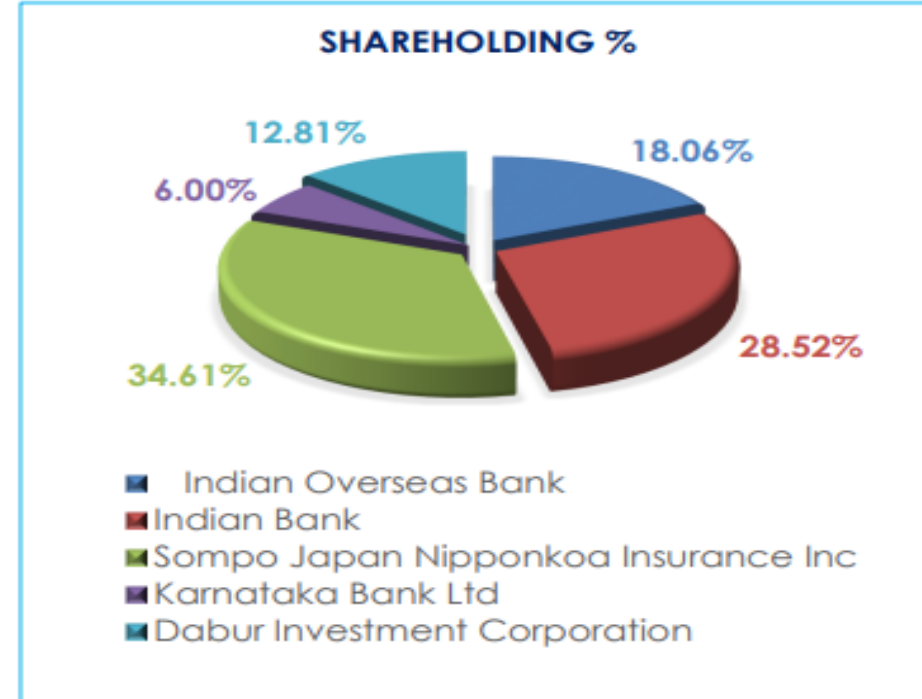
Overseas Branches	Singapore	Hong Kong	Colombo	Bangkok
JV Subsidiary	Malaysia			
Remittance Centre	Singapore- Serengoon Road			

STRATEGIC INVESTMENTS–JOINT VENTURE

Indian Overseas Bank (35%) has a Joint Venture Bank in Malaysia with Bank of Baroda(40%) and Union Bank of India (25%), named “India International Bank (Malaysia) Berhad”

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

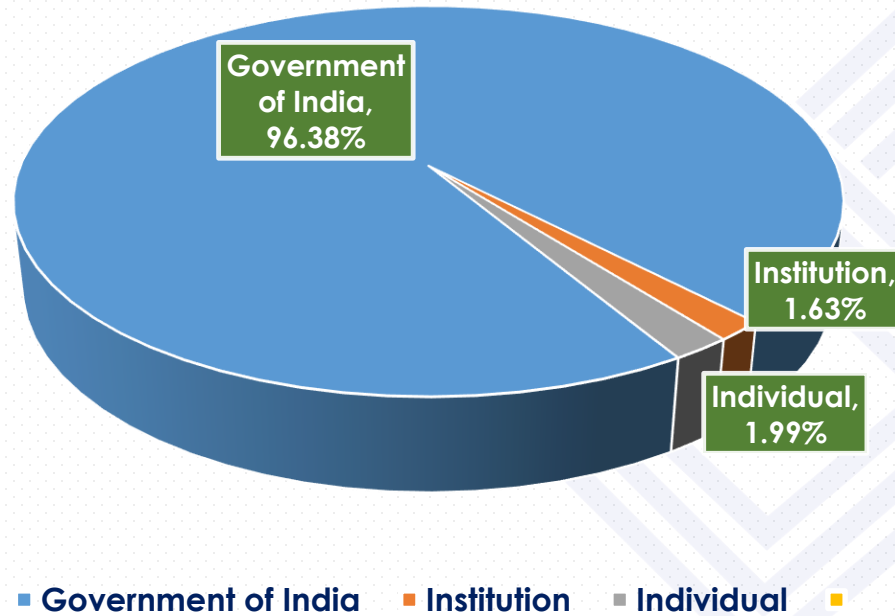
Name of Entity	Shareholding %	Investment
Indian Overseas Bank	18.06%	66
Indian Bank	28.52%	105
Sampo Japan Nipponkoa Insurance Inc	34.61%	127
Karnataka Bank Ltd	6.00%	22
Dabur Investment Corporation	12.81%	47
Total	100.00%	368



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

Shareholding Pattern

Shareholding Pattern-Dec-22



Category of Shareholder	%share
Government of India	96.38%
FI/Banks	1.23%
Foreign Portfolio Investor (Corporate)	0.10%
Mutual Funds	0.11%
Insurance Companies	0.02%
Individual	1.62%
ESOP/ESOS/ESPS	0.28%
Bodies Corporate	0.15%
NRI	0.05%
HUF	0.04%
Clearing Members	0.02%

Assets & Liabilities-An Overview

	(Rs. In lakhs)	
	As at 31.12.2022 (Reviewed)	As at 31.12.2021 (Reviewed)
Capital & Liabilities		
Capital	18,90,241	18,90,241
Reserve & Surplus	5,69,277	3,11,811
Deposits	2,57,47,997	2,47,11,831
Borrowings	13,36,533	3,72,296
Other Liabilities & Provisions	6,51,984	6,37,517
Total	3,01,96,033	2,79,23,697
Assets		
Cash & Balances with RBI	17,99,405	15,73,009
Balances with Banks and Money at Call and Short Notice	3,77,178	11,20,372
Investments	94,38,828	94,29,928
Advances	1,64,68,025	1,36,38,703
Fixed Assets	3,69,764	2,86,269
Other Assets	17,42,834	18,75,416
Total	3,01,96,033	2,79,23,697





As a part of Green Initiative, the Bank is moving towards Paperless banking through various initiatives such as Mobile Banking, Internet Banking, BHIMIOB UPI, Debit Cards, Management of ATMs/Cash Recyclers/Passbook Kiosks, IOB PAY etc.



For encouraging use of renewal energy, Bank offers special credit scheme – IOB SURYA for purchase renewable solar energy equipment Such as Solar Cookers, Solar Heaters & Home/Indoor Lighting Systems



Supporting environment friendly projects, bank extend credit facilities to renewal energy sector such as projects for installation of wind mills etc.



Supporting governments aims for becoming a 100% electric vehicle nation by 2030, Our Bank too have taken measures to motivate buying Electric Vehicles by offering attractive loans scheme with interest concessions .

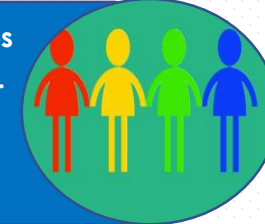




IOB is committed to and involved in various social causes, the most prominent being women empowerment. The Sakthi - IOB Chidambaram Chettiar Memorial Trust which was established with an Objective to empower the Women Folk in the lower strata of society through vocational training



Credit facilities are being extended under various social service Schemes such as Credit Linkage to Women SHGs, PMSvanidhi, Mudra (Shishu) etc. Bank also encourages women borrowers by extending interest Concessions and offering special credit schemes such as IOB Sagarlakshmi, Bhoomishakti, IOB Mahila Plus etc.



Bank has developed an employee friendly working atmosphere within the organization through various welfare measures, training programs, Grievance redressal mechanism etc.



Financial Literacy is imparted through Financial Literacy Centers (SNEHA) established at 24 locations under Corporate Social Responsibility. The counsellors of these centers are educating the people in rural and urban areas with regard to various financial products and services available.





The Bank recognizes the critical importance of effective Corporate Governance for the safe and sound functioning of the Bank and lays emphasis on ensuring that structures, processes and systems are put in place to establish strategic objectives to serve the interest of the Bank and its stakeholders which also facilitate effective monitoring



Bank is complying with all guidelines/regulations laid down by the Regulatory Authorities and Government of India from time to time. The Bank redresses the shareholders grievances without any delay. Bank has constituted internal committee constituted under Section 4 of the Sexual Harassment of Women at Workplace Act 2013.



Bank has put in place a strong online Grievance Redressal Mechanism in which customers can register their complaints through various Grievance Redressal Systems such as Standardized Public Grievance Redressal System (SPGRS), Pension Grievance/Complaint Redressal System (PGRS)



Adhering to the directives of RBI, Bank has put in place Customer Right Policy with an objective of ensuring basic rights of the customer. It attempts to spell out the rights of the customer as also the responsibilities of the bank.



- 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

We express our heartfelt gratitude to all our stakeholders for their support & trust and solicit their continued patronage to make our beloved Bank grow exponentially in the coming years.

Please provide your valuable feedback@investor.iobnet.co.in

visit us @ <https://www.iob.in>