



इण्डियन ओवरसीज़ बैंक **Indian Overseas Bank**

PERFORMANCE ANALYSIS

Q2/H1 2020-21

06.11.2020





PERFORMANCE HIGHLIGHTS



FINANCIAL PERFORMANCE



BUSINESS PERFORMANCE



NPA MANAGEMENT



CAPITAL ADEQUACY



COVID-19 RESPONSE



FINANCIAL INCLUSION & CUSTOMER SERVICE



DIGITAL INITIATIVES

PERFORMANCE HIGHLIGHTS

PERFORMANCE HIGHLIGHTS

Rs in Crore



ROBUST RETAIL BUSINESS GROWTH		Sep-20	Y-o-Y(%)	Q-o-Q (%)
	CASA	92436	9.27	-0.08
	CASA %	40.26%	220 bps	(76 bps)
	RTD	123338	14.08	5.41
	HOME LOAN	16145	11.20	5.97
	JEWEL LOAN	21869	27.93	14.83
	RAM to Domestic %	78.11%	725 bps	271 bps

SUSTAINABILITY IN PROFIT		Sep-20	Y-o-Y(%)	Q-o-Q (%)
	Opg.Profit	1346	80.46	23.04
	Net Profit	148	-	22.74
	NII	1561	29.69	10.55
	NIM	2.27%	41 bps	19 bps
	Cost to Income Ratio	48.80%	(1299 bps)	(452 bps)

PERFORMANCE HIGHLIGHTS

Rs in Crore



IMPROVING ASSET QUALITY		Sep-20	Y-o-Y(%)	Q-o-Q (%)
	Gross NPA	17660	-38.41	-3.45
	Net NPA	5290	-57.71	-13.01
	GNPA%	13.04%	(696 bps)	(86 bps)
	NNPA%	4.30%	(554 bps)	(80 bps)

STRENGTHENING FINANCIAL INDICATORS		Sep-20	Y-o-Y(%)	Q-o-Q (%)
	PCR	89.36%	1351 bps	139 bps
	Capital Adequacy (%)	10.90%	(96 bps)	(3 bps)
	ROA	0.20%	-	4 bps
	ROE	9.80%	-	162 bps

FINANCIAL PERFORMANCE

FINANCIALS- AT A GLANCE



Rs. in Crore

Particulars	Quarter Ended			Half Year Ended		Growth %		
	Sept-19	Jun-20	Sept-20	H1 FY 20	H1 FY 21	Sept-20 Over Jun-20 (Q-o-Q)	Sept-20 Over Sept-19 (Y-o-Y)	H1 FY 21 Over H1 FY 20
Interest Income	4276	4302	4363	8612	8664	1.4	2.0	0.6
Interest Expenses	3072	2890	2801	6120	5691	-3.1	-8.8	-7.0
Net Interest Income	1204	1412	1561	2492	2974	10.5	29.7	19.3
Non Interest Income	748	932	1068	1418	2000	14.6	42.7	41.0
Operating Income	1952	2344	2629	3911	4973	12.2	34.7	27.2
Operating Expenses	1206	1250	1283	2337	2533	2.7	6.4	8.4
Operating Profit	746	1094	1346	1574	2440	23.0	80.5	55.0
Total Provisions	3000	973	1198	4170	2172	23.1	-60.1	-47.9
Net Profit/Loss	-2254	121	148	-2596	269	22.7	-	-

TOTAL INCOME

Rs. in Crore



Particulars	Quarter Ended			Half Year Ended		Growth %		
	Sept-19	Jun-20	Sept-20	H1 FY 20	H1 FY 21	Sept-20 Over Jun-20 (Q-o-Q)	Sept-20 Over Sept-19 (Y-o-Y)	H1 FY 21 Over H1 FY 20
Interest on Loans	2840	2782	2847	5797	5629	2.4	0.3	-2.9
Interest on Investment	1264	1422	1437	2463	2859	1.0	13.7	16.1
Other Interest Income	172	98	78	351	176	-20.2	-54.4	-49.9
Total Interest Income	4276	4302	4363	8612	8664	1.4	2.0	0.6
Exchange & Commission	241	166	261	442	427	57.3	8.1	-3.5
Profit on Sale of Investment	88	518	426	269	944	-17.7	384.2	251.4
Profit on Exchange	134	151	137	301	288	-9.5	2.2	-4.3
All other Income	285	97	244	407	342	151.0	-14.3	-16.0
Total Non Interest Income	748	932	1068	1418	2000	14.6	42.7	41.0
Total Income	5024	5234	5431	10030	10664	3.8	8.1	6.3

TOTAL EXPENSES



Rs. in Crore

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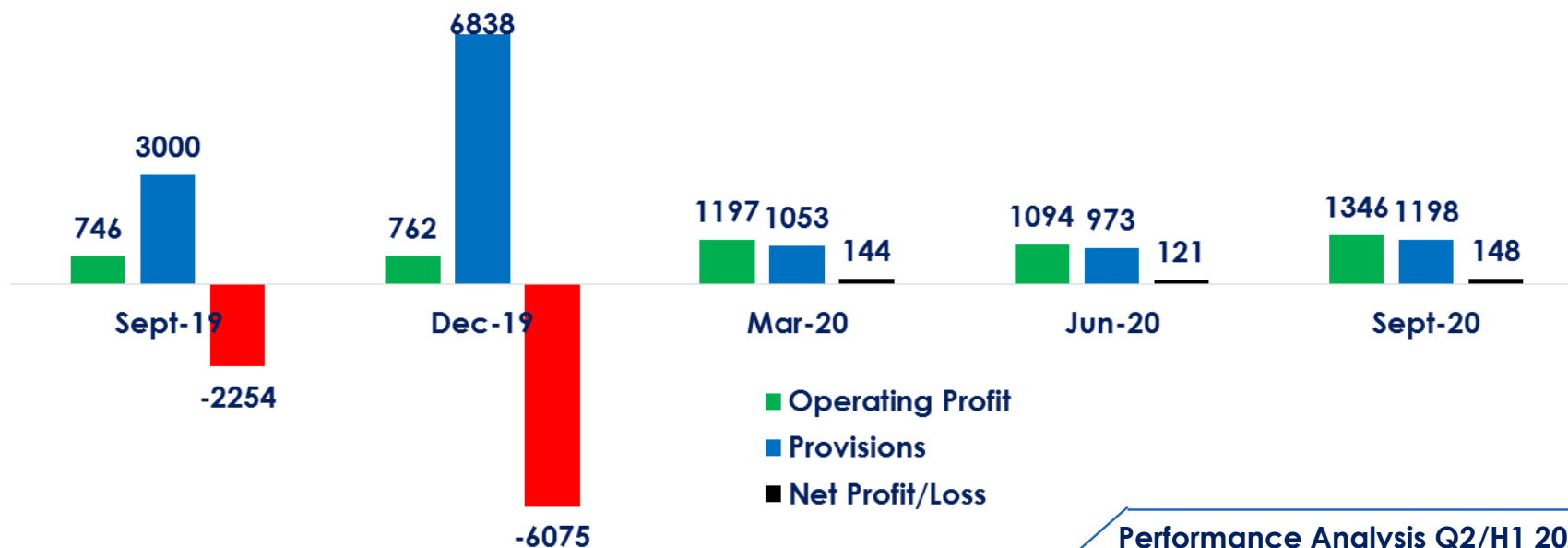
Particulars	Quarter Ended			Half Year Ended		Growth %		
	Sept-19	Jun-20	Sept-20	H1 FY 20	H1 FY 21	Sept-20 Over Jun-20 (Q-o-Q)	Sept-20 Over Sept-19 (Y-o-Y)	H1 FY 21 Over H1 FY 20
Interest on Deposits	2940	2776	2696	5844	5471	-2.9	-8.3	-6.4
Interest on Borrowings	132	114	106	276	220	-7.1	-19.7	-20.4
Other Interest paid	0	0	0	0	0	-	-	-
Total Interest Expenses	3072	2890	2801	6120	5691	-3.1	-8.8	-7.0
Staff Expenses	742	884	803	1478	1687	-9.1	8.3	14.2
Other Expenses	464	366	480	859	846	31.1	3.3	-1.5
Operating Expenses	1206	1250	1283	2337	2533	2.7	6.4	8.4
Total Expenses	4278	4139	4084	8456	8224	-1.3	-4.5	-2.7

PROVISIONS & PROFIT

Rs. in Crore

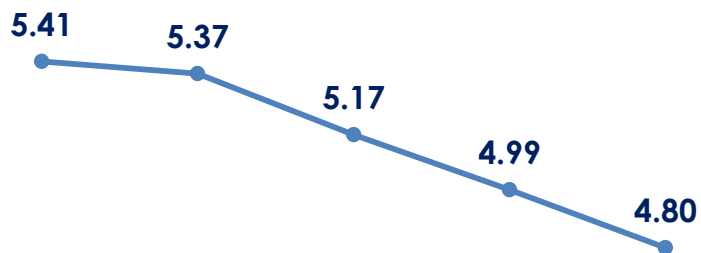


Particulars	Quarter Ended			Half Year Ended		Growth %		
	Sept-19	Jun-20	Sept-20	H1 FY 20	H1 FY 21	Sept-20 Over Jun-20 (Q-o-Q)	Sept-20 Over Sept-19 (Y-o-Y)	H1 FY 21 Over H1 FY 20
Operating Profit	746	1094	1346	1574	2440	23.0	80.5	55.0
Provisions	3000	973	1198	4170	2172	23.1	-60.1	-47.9
of which NPA Provisions	2735	711	736	3994	1448	3.6	-73.1	-63.8
Other Provisions	265	262	462	176	724	75.9	74.2	311.5
Net Profit/Loss	-2254	121	148	-2596	269	22.7	-	-



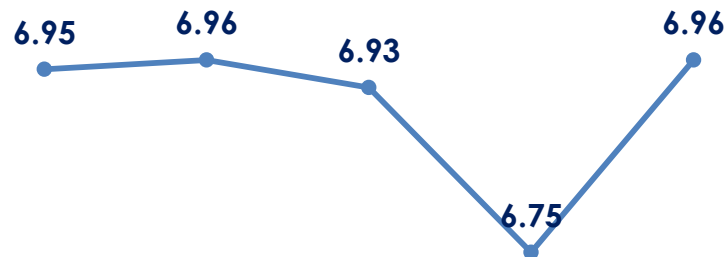
PERFORMANCE RATIOS- QUARTERLY

Cost of Deposits



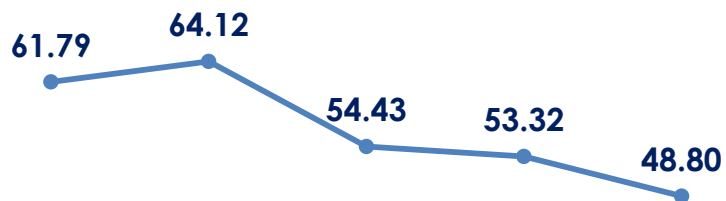
Sept-19 Dec 19 Mar-20 June 20 Sep-20

Yield on Advances



Sept 19 Dec 19 Mar-20 June 20 Sep-20

Cost to Income Ratio



Sept 19 Dec 19 Mar-20 June 20 Sep-20

Net Interest Margin



Sept 19 Dec 19 Mar-20 June 20 Sep-20

BUSINESS PERFORMANCE

BUSINESS PERFORMANCE- GLOBAL

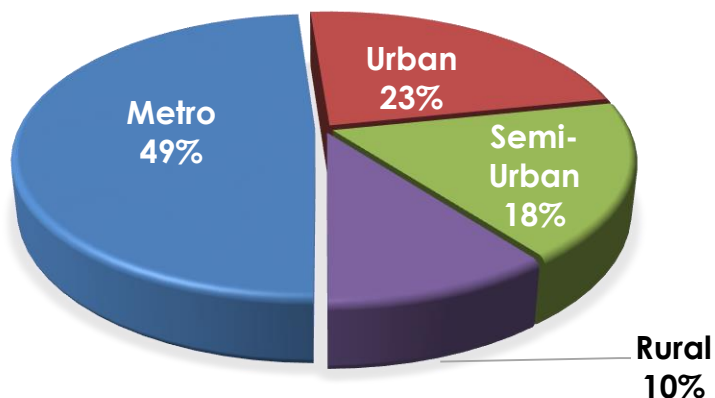


Rs. in Crore

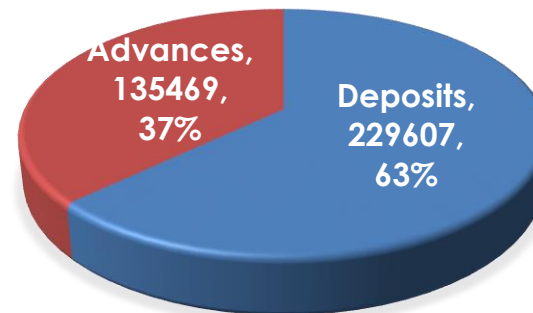
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Particulars	Sept-19	Jun-20	Sept-20	Y-o-Y(%)	Q-oQ(%)
CASA	84595	92514	92436	9.27	-0.08
a)Retail Term Deposits	108112	117011	123338	14.08	5.41
b)Bulk Deposits	25728	12665	10523	-59.10	-16.92
c)Overseas Term Deposits	3823	3356	3310	-13.40	-1.35
Term Deposits (a+b+c)	137663	133032	137171	-0.36	3.11
Total Deposits	222258	225546	229607	3.31	1.80
Advances	143351	131565	135469	-5.50	2.97
Business Mix	365609	357110	365077	-0.15	2.23
CASA%	38.06%	41.02%	40.26%	220 bps	(76 bps)
CD Ratio%	64.50%	58.33%	59.00%	(550 bps)	67 bps

DEPOSITS SHARE - SEPT 20



DEPOSITS ADVANCES SHARE SEPT 20



DEPOSITS COMPOSITION



Rs. in Crore

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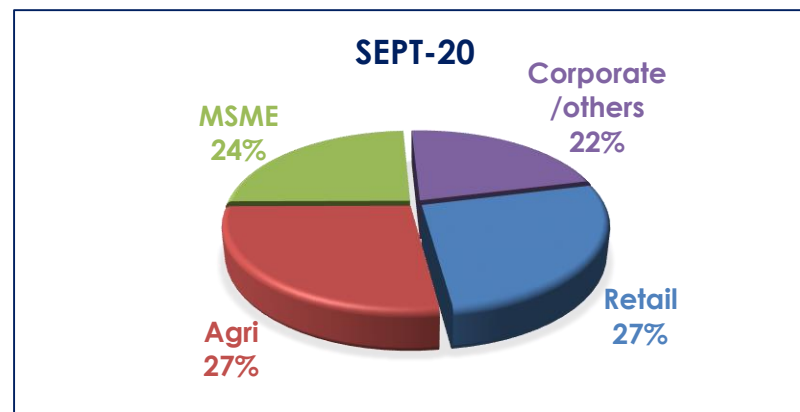
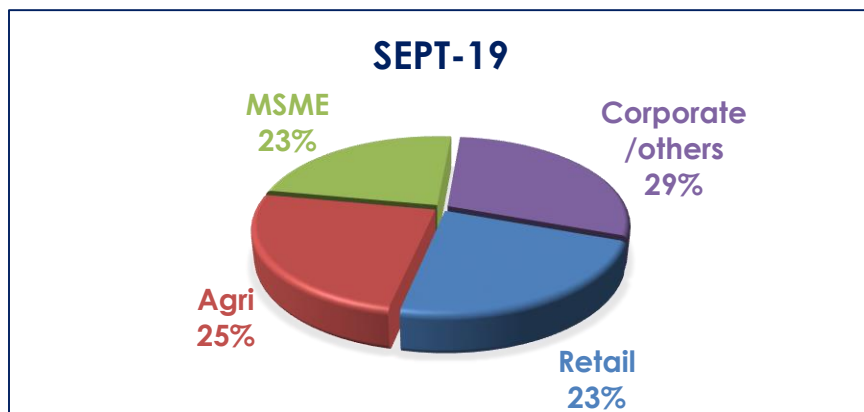
Parameters	Sept-19	Jun-20	Sept-20	Y-o-Y variation		Q-o-Q variation	
				Amount	%	Amount	%
Domestic-Deposits							
Savings Bank	70398	78105	78758	8360	11.88	653	0.84
Current Account	13274	13420	12628	-646	-4.87	-792	-5.90
CASA	83672	91525	91386	7714	9.22	-139	-0.15
Term Deposits (TD)	133840	129676	133861	21	0.02	4185	3.23
Deposits	217512	221201	225247	7734	3.56	4045	1.83
CASA%	38.47%	41.38%	40.57%	210 bps		(81 bps)	
Overseas- Deposits							
SB	230	238	263	33	14.34	25	10.65
CD	693	751	788	95	13.67	36	4.83
CASA	923	989	1051	128	13.83	62	6.23
Term Deposits	3823	3356	3310	-512	-13.40	-45	-1.35
Global Deposits							
CASA	84595	92514	92436	7841	9.27	-78	-0.08
Term Deposits	137663	133032	137171	-492	-0.36	4140	3.11
Deposits	222258	225546	229607	7349	3.31	4062	1.80
CASA%	38.06%	41.02%	40.26%	220 bps		(76 bps)	

RISK SPREAD- ASSETS



Rs. in Crore

Domestic Share of Advances



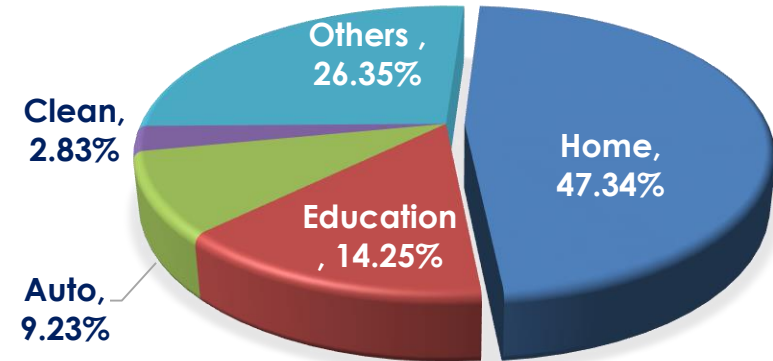
Parameters	Sept-19	Jun-20	Sept-20	Y-o-Y Growth		Q-o-Q Growth	
				Amount	%	Amount	%
Retail	31341	32052	34101	2760	8.81	2050	6.39
Agri	33788	32454	34511	723	2.14	2058	6.34
MSME	32259	28643	31014	-1245	-3.86	2371	8.28
Corporate/others	40048	30394	27924	-12124	-30.27	-2469	-8.12
Domestic Advances	137436	123542	127551	-9885	-7.19	4009	3.25
Overseas	5915	8023	7918	2003	33.86	-105	-1.30
Global Advances	143351	131565	135469	-7882	-5.50	3905	2.97
RAM to Domestic Adv (%)	70.86%	75.40%	78.11%	725 bps		271 bps	
RAM to Global Adv (%)	67.94%	70.80%	73.54%	561 bps		274 bps	

RETAIL PERFORMANCE



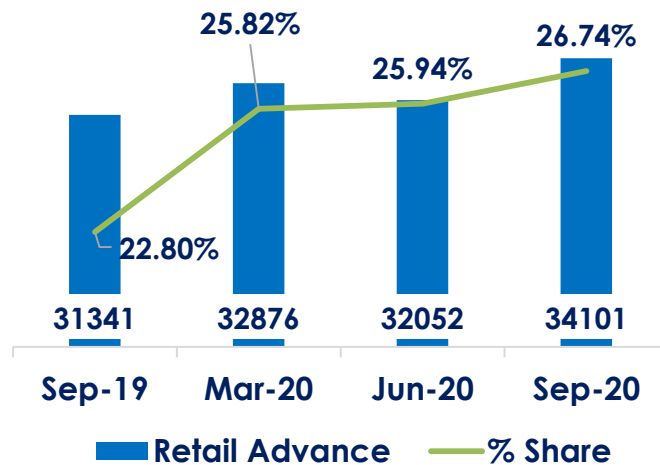
Rs. in Crore

Period	Domestic	Retail	% Share
Sep-19	137436	31341	22.80%
Mar-20	127336	32876	25.82%
Jun-20	123542	32052	25.94%
Sep-20	127551	34101	26.74%



RETAIL BREAK UP-Sept 20

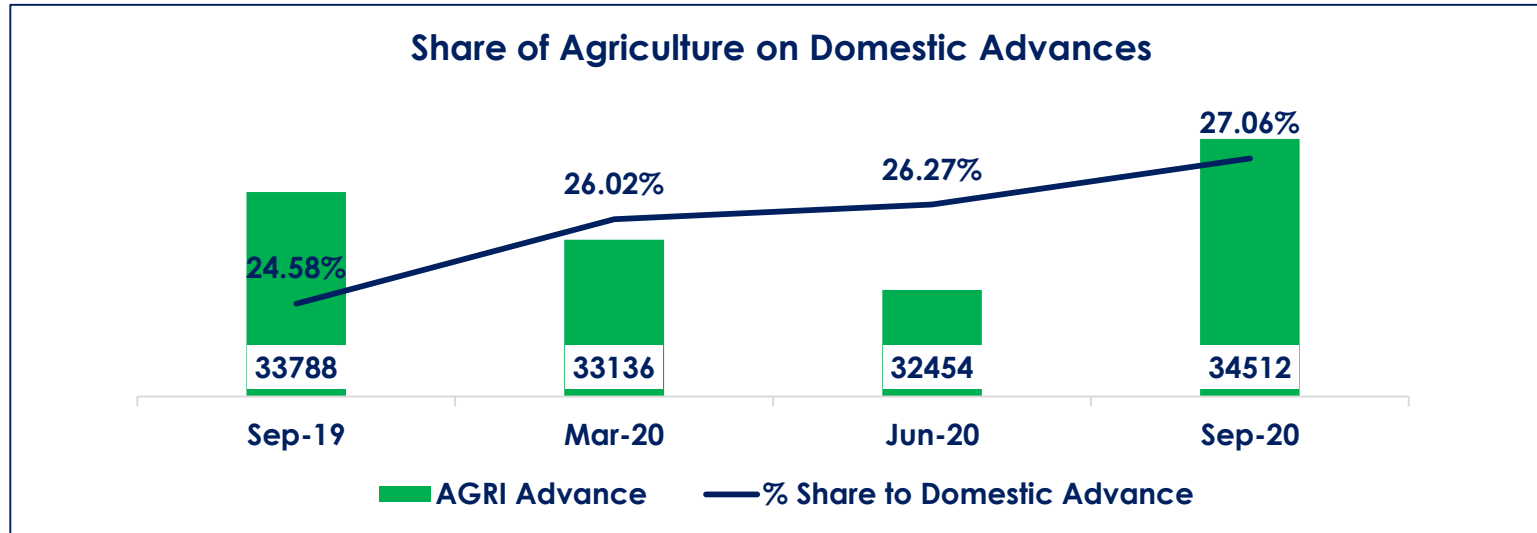
Share of Retail on Domestic Advances



Retail Scheme	Sep-19	Jun-20	Sep-20
Home	14519	15280	16145
Education	4919	4695	4860
Auto	3010	3021	3146
Clean	899	896	965
Others	7994	8161	8986
Total Retail	31341	32052	34101

AGRICULTURE ADVANCE PERFORMANCE

Rs. in Crore



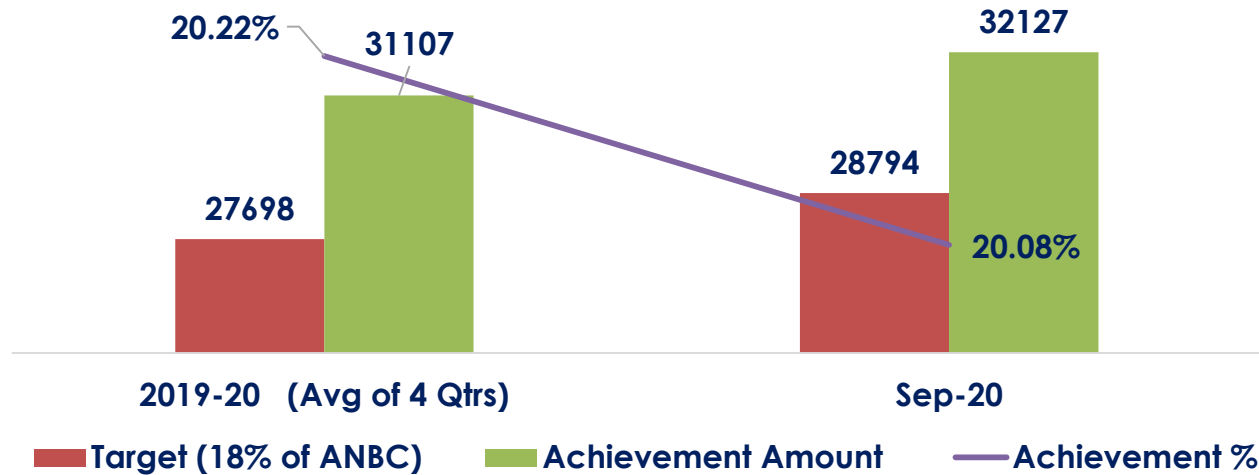
Period	Domestic Advance	AGRI Advance	Y-o-Y growth %	% Share to Domestic Advance	Agri Advance (Excluding RIDF & IBPC)
Sep-19	137436	33788	5.15%	24.58%	31254
Mar-20	127336	33136	-0.61%	26.02%	31610
Jun-20	123542	32454	-2.65%	26.27%	30987
Sep-20	127551	34512	2.14%	27.06%	33071

AGRI ADVANCES – PRIORITY SECTOR

Rs. in Crore



Priority Sector Achievements

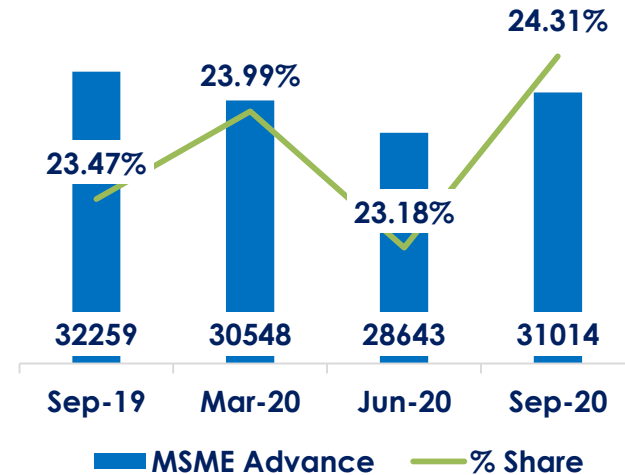


Financial Year	ANBC	Target (18% of ANBC)	Achievement	
			Amount	%
2019-20 (Avg of 4 Qtrs)	153880	27698	31107	20.22%
Sep-20	159966	28794	32127	20.08%

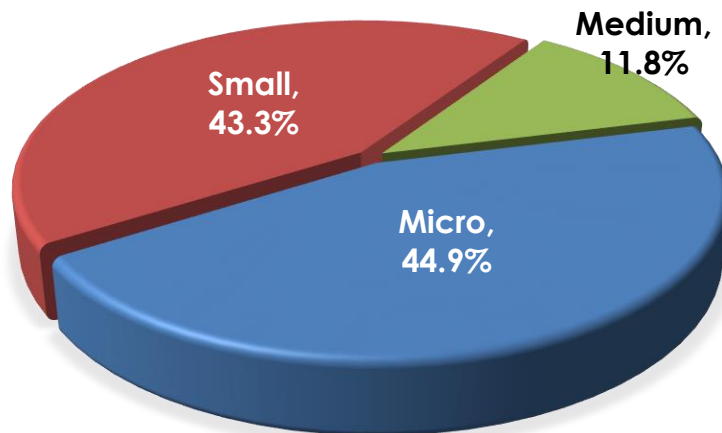
After netting off PSLC SF/MF Sale of Rs.1600 Crs during Sep-2019.

Share of MSME on Domestic Advances

Period	Domestic Advance	MSME Advance	% Share
Sep-19	137436	32259	23.47%
Mar-20	127336	30548	23.99%
Jun-20	123542	28643	23.18%
Sep-20	127551	31014	24.31%



% SHARE OF MSME CREDIT

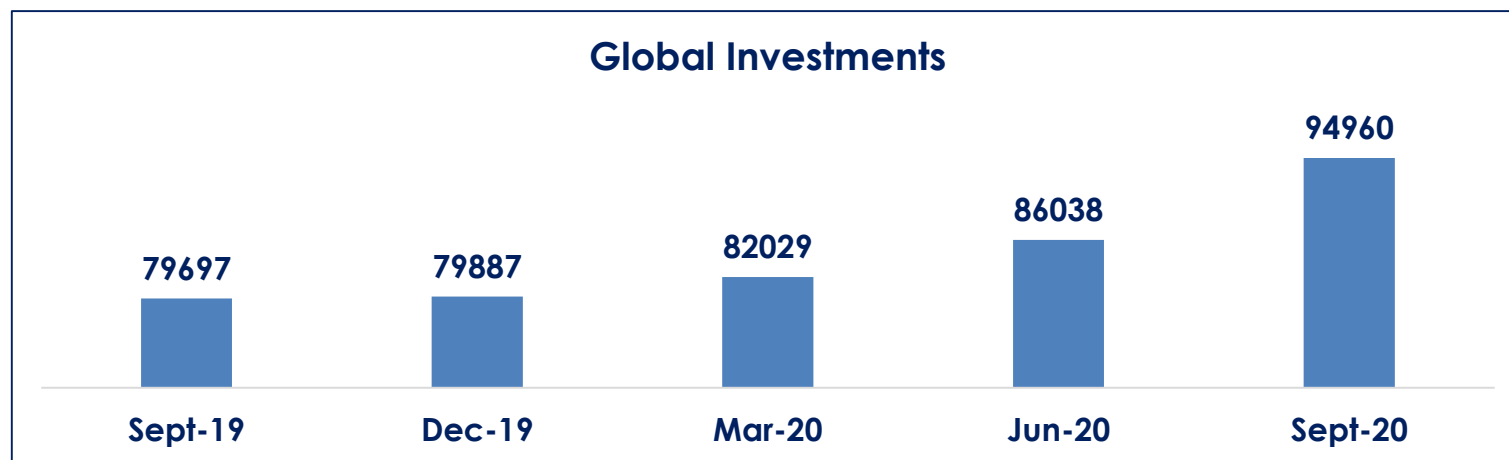


% Share of MSME Credit (O/S as on Sept 2020) Rs. In Crores

Category	No of Accounts	Amount o/s	% Share
Micro	653502	13932	44.9%
Small	28373	13426	43.3%
Medium	1285	3656	11.8%
Total	683160	31014	100%

INVESTMENTS

Rs. in Crore



Parameters	Sept-19	Dec-19	Mar-20	Jun-20	Sept-20
Domestic Investments	76159	76221	78358	82528	91497
SLR	54642	53792	51162	54485	63932
Non SLR	21518	22429	27196	28043	27565
Held to Maturity	53460	54506	59097	60470	64038
Available for Sale	22569	21633	19261	21950	26284
Held for Trading	131	82	0	108	1175
Investment by Overseas Branches	3538	3666	3671	3510	3463
Global Investments	79697	79887	82029	86038	94960

NPA MANAGEMENT

NPA MANAGEMENT

Rs. in Crore



Details	Sep-19	Dec-19	Mar-20	Jun-20	Sep-20
i) Opening Gross NPAs	33262	28674	23734	19913	18291
a. Cash Recoveries	552	872	756	150	325
b. Upgradation	291	298	227	45	87
c. Write-Offs	5689	5554	3994	1774	58
d. Sale to ARCs	13	183	194	0	0
e. Other Reductions	0	3	0	0	34
ii) Total Reductions (a+b+c+d+e)	6545	6911	5171	1969	504
iii) a.Fresh Slippages to NPA category	1796	1648	1293	257	292
iii) b.Other Debits	161	323	57	91	-419
Closing Gross NPAs (i-ii+iii)	28674	23411	19913	18291	17660
Gross NPA (%)	20.00	16.89	14.78	13.90	13.04
Net NPAs (Absolute)	12508	7087	6603	6081	5290
Net NPA (%)	9.84	5.81	5.44	5.10	4.30
Provision Coverage Ratio	75.85	86.2	86.94	87.97	89.36

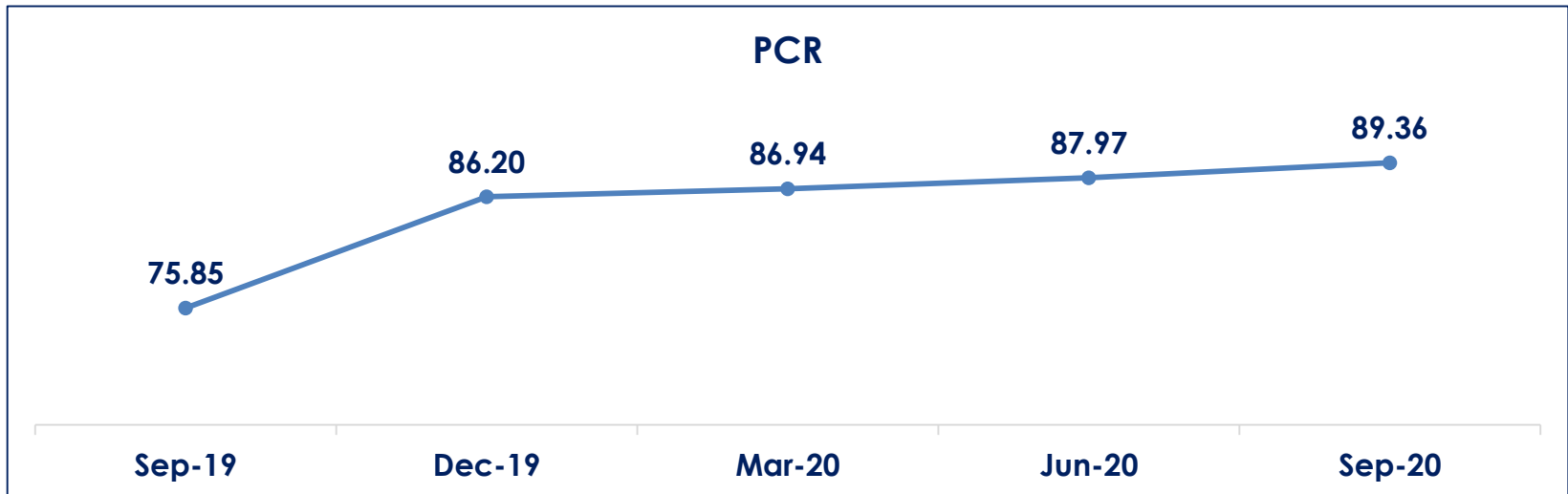
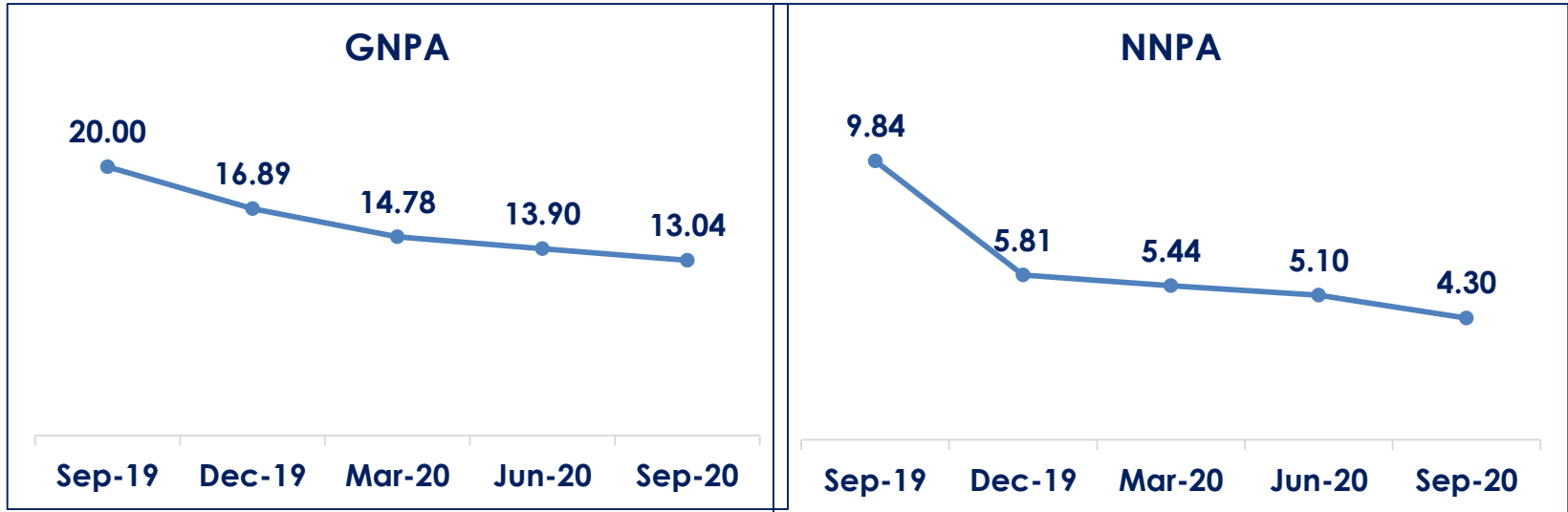
SEGMENTAL NPAs



Rs. in Crore

Segmental NPAs	Sept-19		Jun-20		Sept-20	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Retail	959	3.06	763	2.38	748	2.19
Agri	3494	10.34	2273	7.00	2368	6.86
MSME	4745	14.71	2611	9.12	2556	8.24
Corporate	18425	46.01	11294	37.16	10637	38.09
Overseas	1051	17.77	1350	16.83	1351	17.06
Total	28674	20.00	18291	13.90	17660	13.04

MOVEMENT OF NPA



CAPITAL ADEQUACY

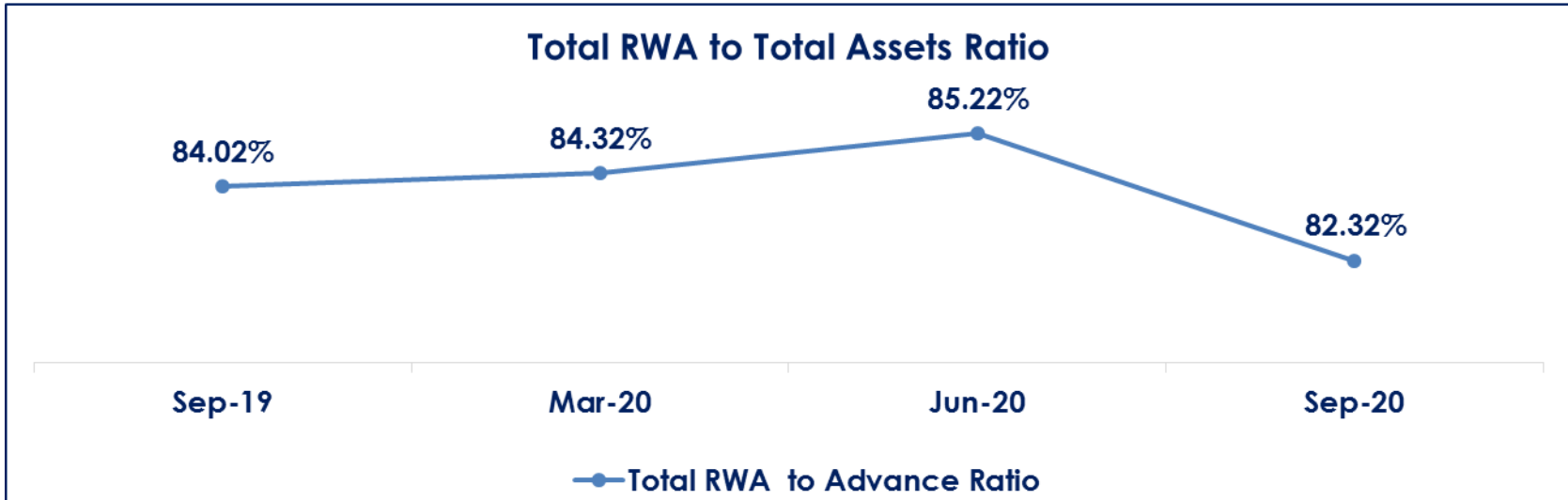
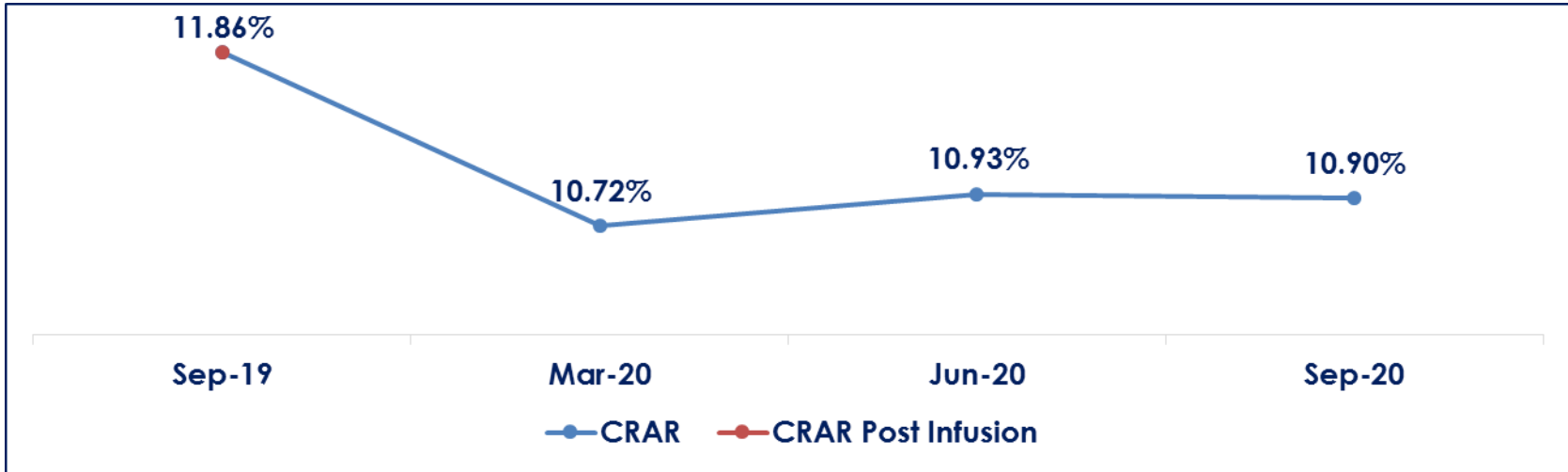
CAPITAL CONSERVATION

Rs. in Crore



Particulars	Sep-19	Mar-20	Jun-20	Sep-20
Market Risk RWA	11950	12316	14010	15467
Operational Risk RWA	16642	16642	13217	13217
Credit Risk RWA	91846	84680	84889	82831
Total RWA (A)	120438	113638	112115	111515
CET 1	11077	9329	9397	9325
CET 1%	9.20%	8.21%	8.38%	8.36%
Tier 1	11077	9329	9397	9325
Tier 1%	9.20%	8.21%	8.38%	8.36%
Tier 2	3203	2852	2855	2828
Tier 2%	2.66%	2.51%	2.55%	2.54%
Total Capital (B)	14280	12181	12252	12153
CRAR (B/A)	11.86%	10.72%	10.93%	10.90%
Total RWA to Advance Ratio	84.02%	84.32%	85.22%	82.32%
Credit RWA to Advance Ratio	64.07%	62.83%	64.52%	61.14%

MOVEMENT OF RWA & CRAR



COVID-19 RESPONSE

COVID-19 RESPONSE- CREDIT OFF TAKE



Segment wise Credit Sanction and disbursement since 01.03.2020 to 30.09.2020				
Segment	Sanction		Disbursed	
	Account	Amount (in Cr)	Account	Amount (in Cr)
MSME	287551	7723	286196	4476
Retail	160964	5859	159405	4191
Agriculture	1227833	21263	1226609	13417
Corporate	105	6666	97	5675
<i>of which NBFCs / HFCs</i>	9	3404	9	3398
Total	1676453	41510	1672307	27759

COVID-19 RESPONSE- REVIVING CREDIT GROWTH

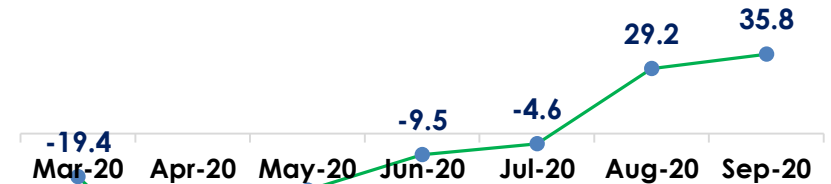
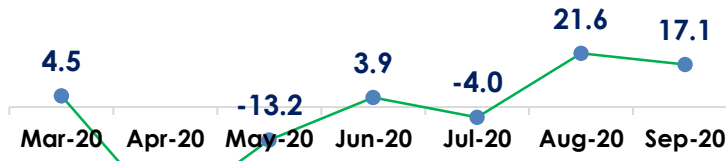


Month-wise YoY Growth

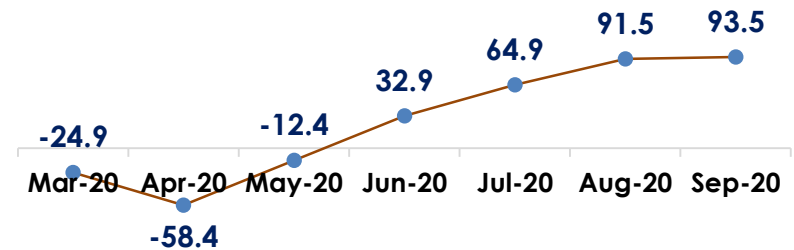
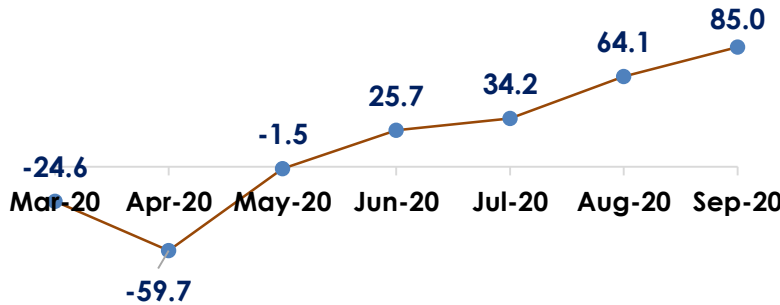
SANCTIONS

DISBURSEMENT

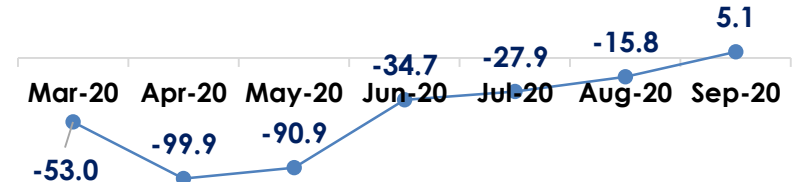
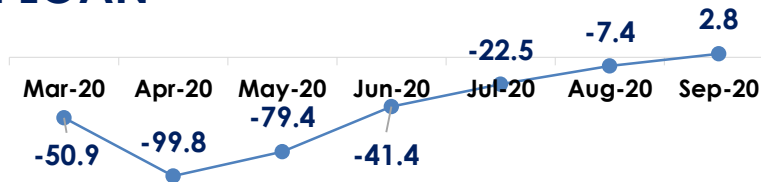
AGRI



MSME



VEHICLE LOAN



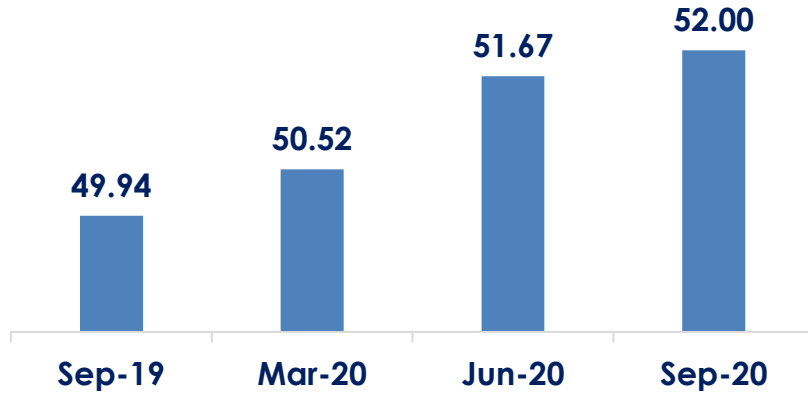
FINANCIAL INCLUSION & CUSTOMER SERVICE



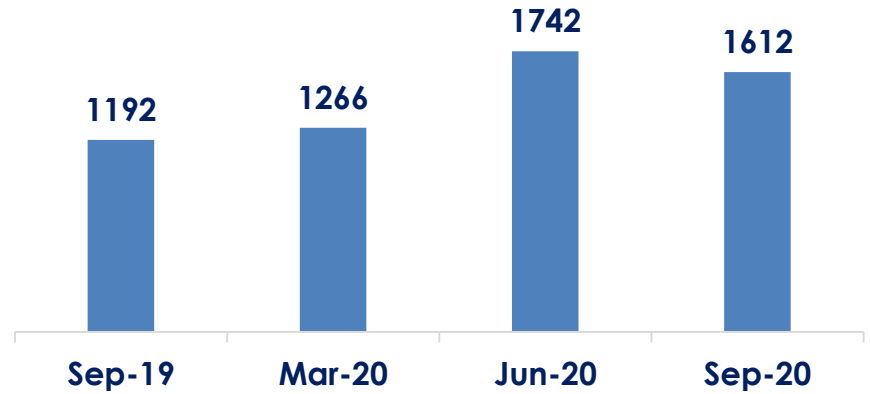
FINANCIAL INCLUSION



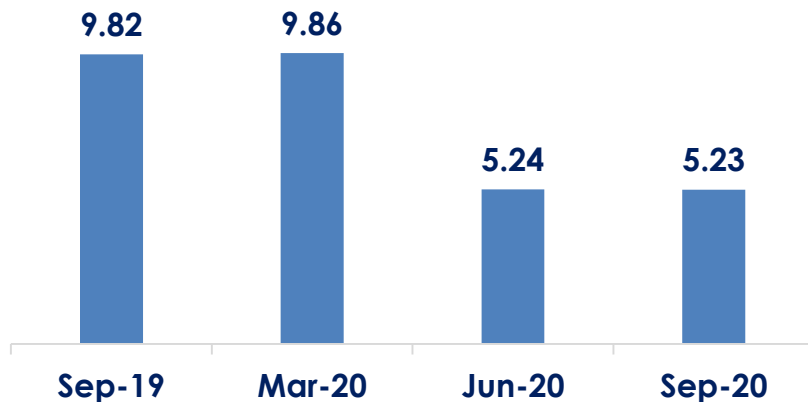
**No of PMJDY Accounts
(No. in Lakhs)**



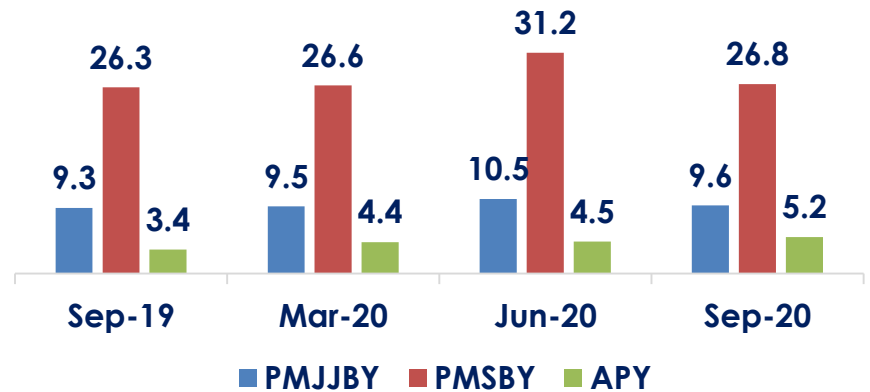
**PMJDY Account Balance
(Amount in Rs. Crs)**



**PMJDY Zero Balance Account
(No. in Lakhs)**



**Jansuraksha & APY Enrolments
(No. in Lakhs)**





PSB alliance DSB

- Door Step Banking enabled in select 100 centres for non financial transactions.
- Customers can lodge complaint in Banks' website – www.iob.in and track the complaints.
- One more toll free line has been added - 1800 890 4445 apart from the existing one 1800 425 4445.



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

CUSTOMER SERVICE FEEDBACK

Dear Customer,
We want to hear from you

 **Happy** **88288 46225**
Give Missed Call

 **Unhappy** **88288 46220**
Give Missed Call

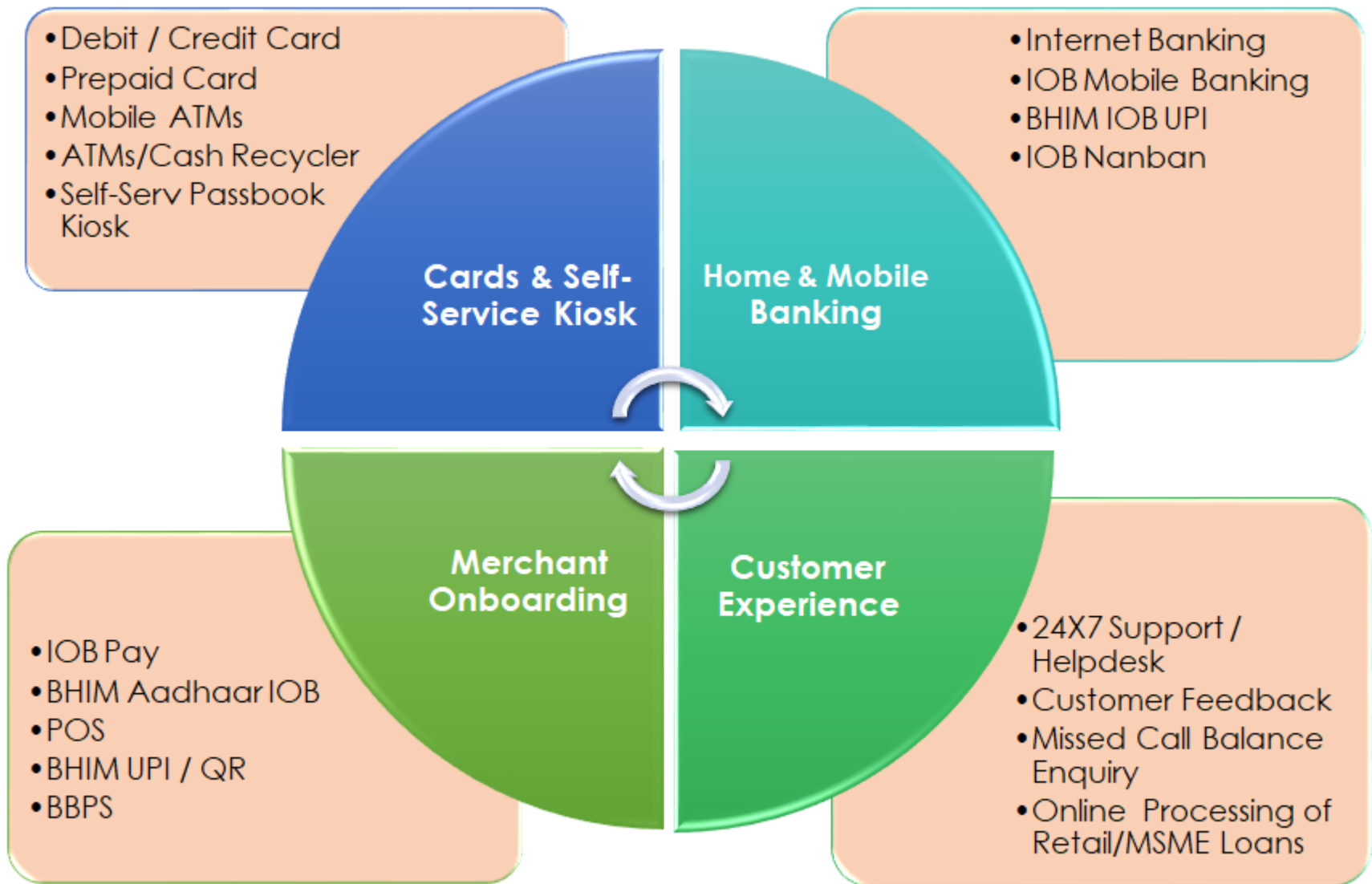
YOUR OPINION COUNTS

Phone Banking

IVRS Phase II is on the move with additional facilities and made available through Toll free numbers 18004254445/ 18008904445.



DIGITAL INITIATIVES



HOME AND MOBILE BANKING



New Mobile banking application with improved user experience

Self-Registration of Mobile banking without visiting Branch

Login in using Bio metric option for enhanced security and access

mPassbook facility to view and download statements

Term Deposit Opening , Renewal , Closure, etc.

PMJJBY&PMSBY insurance enrollment

Mobile banking in 10 Regional Languages

Debit card limit maintenance and channel (ATM/Ecom/POS) enable/disable.

HOME AND MOBILE BANKING



Internet Banking with improved user experience

Fund Transfer (Intra Bank, Inter Bank (IMPS/NEFT) with scheduled transactions.

Customers can do IP Restrictions , use digital signature for secure access.

Term Deposit Opening , Renewal , Closure, etc. With 15G/15H submission option.

Bharat Bill Payment System

PMJJBY&PMSBY insurance enrollment and APY Govt. Pension Scheme

Internet Banking in 10 Regional Languages

Debit card limit maintenance and channel (ATM/Ecom/POS) enable/disable

ADC CHANNELS



Customer Touch Points	No of Users	As on 30.09.2020 (In Lakhs)
	Mobile Banking Registered users	30.82
	Internet Banking Registered users	21.35
	UPI Registered Users	32.21
	ATMs/CDMs (No of outlet)	3114

ADC CHANNELS		
Particulars	Transaction 01.07.2020 to 30.09.2020	
	No.	Amt (in Rs Crore)
ATM (On & Off)	27480541	17338
CDM	9811455	6005
E-Com	7068582	816
POS	7424425	1242



BHIM IOB UPI/QR



✓ QR is linked to the beneficiary account number.

✓ Customer can scan the QR code of account of any bank using UPI.

✓ After scanning for payment the customer a/c will be debited and the merchant account will be credited.

✓ IOB Pay is an integrated payment system through Payment Gateway and other mode of payment channels using IOB/Aggregators which offers merchants to collect payments from their customers like fee payments, payments of sales, donations for charitable institutions etc.

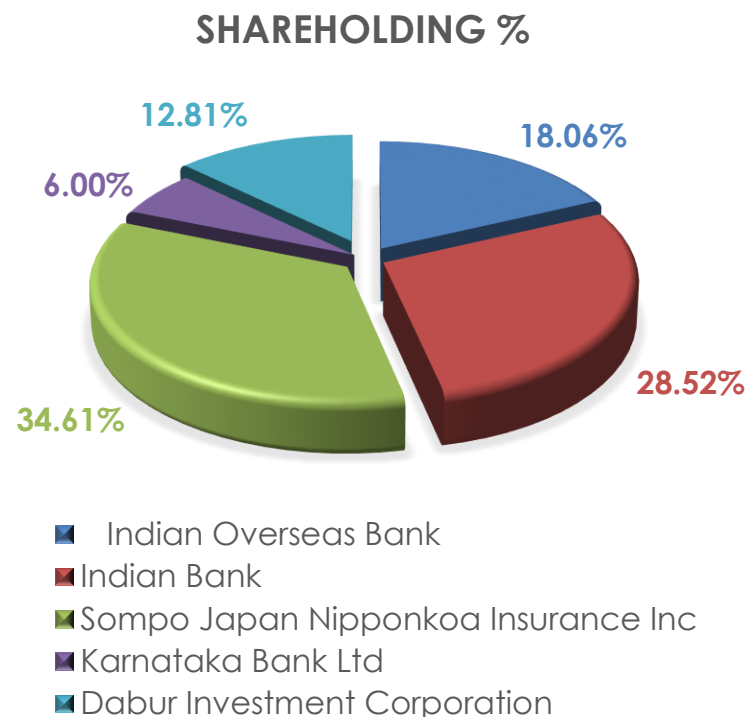
✓ No technical changes required at the Institution side.

STRATEGIC INVESTMENTS – JOINT VENTURE



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









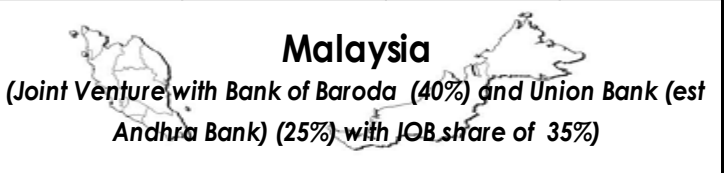



Name of Entity	Shareholding %	Investment
Indian Overseas Bank	18.06%	66
Indian Bank	28.52%	105
Sompo Japan Nipponkoa Insurance Inc	34.61%	127
Karnataka Bank Ltd	6.00%	22
Dabur Investment Corporation	12.81%	47
Total	100.00%	368



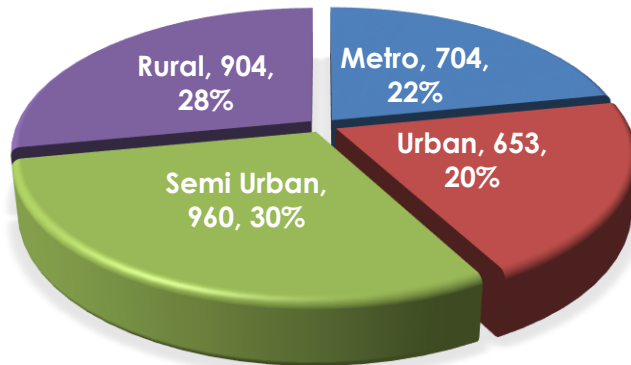
- USGIC has entered into Bancassurance tie up with Indian Bank, IOB & Karnataka Bank.
- IOB entered into Corporate Agency arrangements with effect from 20th December 2008 for distribution of USGI products.

CUSTOMER TOUCH POINTS

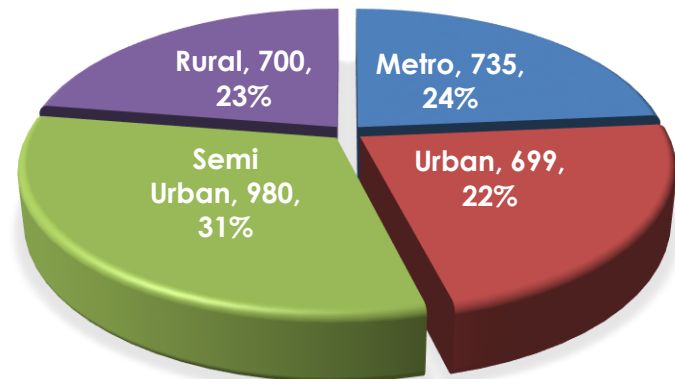


Domestic Presence		Mar-20	Sep-20	Global Foot Prints				
 Branches		3270	3221	Overseas Branches	 Singapore	 Hong Kong	 Colombo	 Bangkok
 ATM		3032	3114	JV Subsidiary	 Malaysia (Joint Venture with Bank of Baroda (40%) and Union Bank (est Andhra Bank) (25%) with IOB share of 35%)			
 BC		2795	2669	Remittance Centre	 Singapore- Serengoon Road			

BRANCH NETWORK –SEP 2020



ATM NETWORK - SEP 2020



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.

Thank You

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