

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

Good People to Grow With

Touching Hearts Spreading Smiles

since 1937

Presentation to Analysts

June 2013

(in INR)



75 Years of Quiet & Dignified Service to the Society

Good People to Grow With

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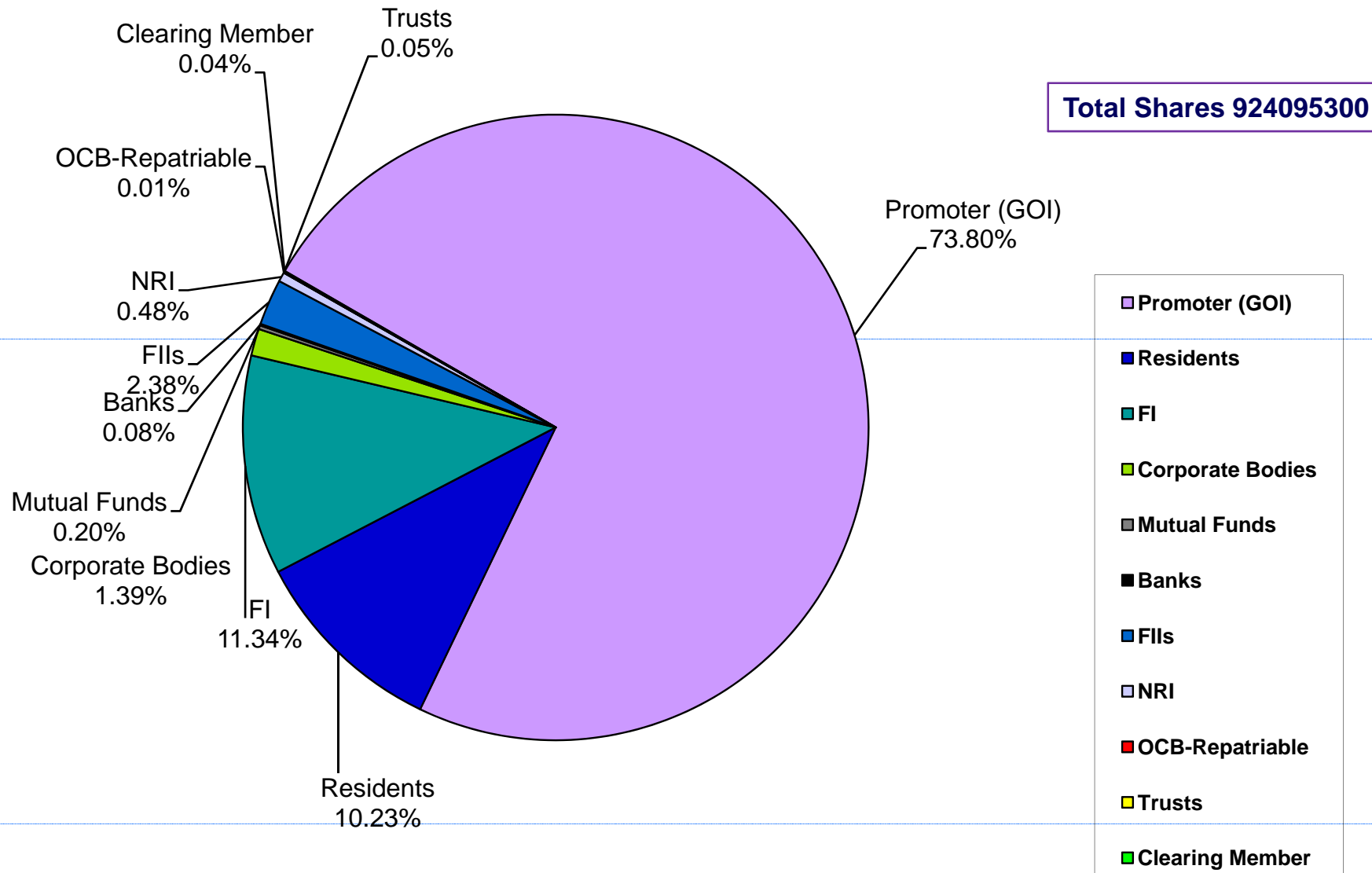
FIRST 50 YEARS

1937	Opening of Bank Branch simultaneously in India & Abroad
1938	Opening Branch in Kuala Lumpur
1941	Opening Branch in Singapore
1945	Opening Branch in Colombo
1955	Opening Branch in Hong Kong
1957	Bank established its own training centre
1960s	Was a decade of inorganic expansion for the Bank. The Bank took over: The Coimbatore Standard Bank Ltd., The Nanjinnad Bank Ltd., The Coimbatore Vasunthara Bank Ltd., The Kulitalai Bank Ltd., The Srinivasaperumal Bank and The Venkateswara Bank
1964	Inauguration of IOB's Head Office in Mount Road – A monument of highest banking tradition
1969	Nationalisation of the Bank
1973	Formation of United Asian Bank Berhad (Indian Bank / IOB / United Commercial Bank)
1974	Official Language Department established in 1974
1977	Bank opened its Tsim Tsa Tsui Branch at Kowloon side of Hongkong
1984	1000 th branch – Commercial & Industrial Credit – opened
1990	Took over Bank of Tamilnad
1991	Bank moved its Staff College premises to a own spacious learning zone at Koyambedu
1996	Banks profit reached INR 100 cr. For the first time

Milestones - IOB Young at 75 Years

NEXT 25 YEARS	
2000	Initial Public Offer
2003	Follow on Public Offer
2005	Launched Debit Card
2006	Launched VISA Card
	Launched Retail Sale of Gold , Non Life Joint Insurance
	Bank reached INR 1 lac crore mark in Total Business
2006-07	Net Profit reached INR 1000 Cr.
	Bharat Overseas Bank Ltd. Was merged with IOB
	Total branches reached 1800
2007	First Off site ATM at Kamatchi Hospital, Chennai
2009	100% CBS
2010	2000 th Branch - Yamuna Vihar, New Delhi - opened
2011-12	No. of Branches in Tamil Nadu reached One Thousand
2011-12	IOB celebrated Platinum Jubilee
2012-13	Total Deposit reached INR 2,02,135 cr.
	Total Advances reached INR 1,64,366 cr.
	Total Business Mix is at INR 3,66,501 cr.
2012-13	Total No. of Branches as on 31.03.2013 is 2908
2012-13	Received National Award For Excellence in MSME Lending and for outstanding performance for implementing PMEGP programme in South Zone.
2012-13	Received BANKERS' EXCELLENCE AWARD from <u>ROTARY INTERNATIONAL, USA</u>

Investor Profile – Shareholding Pattern (%) as on 30.06.2013



Global Footprints – Foreign Branches of the Bank

Branches / Extension Counter	Representative Office	J V Subsidiary	Remittance Centres
❖ Singapore	❖ Guangzhou – China	❖ Malaysia	❖ Singapore - Serangoon Road
❖ Hong Kong Main	❖ Vietnam		❖ Singapore - Boon Lay
❖ Hong Kong TST	❖ Dubai		
❖ Colombo			
❖ Seoul			
❖ Bangkok			
❖ New Kathiresan Temple Extension Counter- Colombo (EC)			

- **Malaysia: Joint Venture with Bank of Baroda and Andhra Bank**
- **During February 2013, Bank has obtained RBI permission for opening a branch at Sukhumvit, Bangkok and for opening an FCBU in Colombo.**
- **During July 2013, Bank has obtained RBI permission for upgradation of EC at Colombo into a branch.**
- **Ministry of Finance, Government of India has allocated the following overseas centres for opening of overseas JV/WOS by the Bank. 1.Thailand,2.Vietnam,3.Mongolia,4.Srilanka and 5.Republic of Korea.**

Strategic Investments - Joint Ventures

- IOB entered into Non Life Insurance Business with Universal Sompo General Insurance (USGI) Company Limited with equity participation of 19% along with the Following Banks and Institutions

Joint venture Equity Contributors	%	INR Crs
Allahabad Bank	30	105.00
Indian Overseas Bank	19	66.50
Karnataka Bank	15	52.50
Dabur Investments	10	35.00
Universal Sompo Insurance Inc	26	91.00
Total		350.00

- The Company has entered into Bancassurance tie ups with Allahabad Bank, IOB and Karnataka Bank.
- Our Bank has entered into Corporate Agency arrangements with effect from 20.12.08 for distribution of USGI products
- Bank earned net commission of INR 0.59 crores up to 30.06.2013 compared to INR 0.52 crores up to 30.06.2012 from Health Care Policies
- During the current year up to 30.06.2013, the Bank earned commission from Non Life Sompo (Asset) insurance INR 2.56crores compared to INR 2.39 crores up to 30.06.2012.

Credit Rating – International & Domestic

Rating Agency	Rating	
Standard and Poor	BBB- / Negative / A-3	BBB- Adequate capacity to meet its financial commitments A-3 Adequate capacity to meet its financial obligations
CRISIL	AA+ for all Bonds	High Safety
ICRA	AA+ Lower Tier II Bonds/Outlook Negative	LAA+ High credit quality Low credit risk
CARE	AA+ Lower Tier II Bonds	AA+ 1)ownership by Government of India & Support from GOI 2)IOB's large scale operations 3)Adequate capitalisation 4) Healthy resources 5)Ability to improve spreads
ICRA	AA upper Tier II & Perpetual Tier I/Outlook Negative	LAA High credit quality & Low Credit Risk
CARE	AA upper Tier II	AA High safety for timely servicing of debt obligations Very low credit risk
Moody	Baa 3/Outlook Negative	Moderate Credit Risk

- ④ Business touched INR 3,63,087 Crores (**YoY Growth 8.95%**)
- ④ Deposits stood at INR1,96,213 Crores (**YoY Growth 6.13%**)
- ④ CASA stood at 25.61%
- ④ Advances is INR 1,66,874 Crores (**YoY Growth12.47%**)
- ④ Operating Profit for Q1 is INR 1054.42 Crores (**YOY Growth 24.52 %**)
- ④ Net Profit for Q1 stands at INR 125.80 Crores
- ④ Provision Coverage Ratio stood at 58.69%



- **Initiatives taken**
- **Core Banking, Internet Banking Software is developed in house**
- Our CBS software 'CROWN' implemented in both RRBs sponsored by the BANK. All branches are enabled for NEFT/RTGS. NEFT is implemented in both RRBs.
- Now as per the Ministry guidelines we are moving to the COTS CBS Model at par with all banks. Accordingly, an RFP was floated for appointment of consultant and M/S Ernst & Young was selected as the consultant for CBS Migration.
- Our Information Technology Department is ISO:9001:2008 certified.
- All the Overseas branches under a common CBS platform-MIDAS PLUS Core Banking Software of M/S Misys Ltd., under HUB and SPOKES Model, with the HUB at Singapore. At present, Singapore, Bangkok and Sri Lanka branches are brought under Midas Plus CBS software.
- **Alternate Delivery Channels :**
- As on 30.06.2013 our Bank has 2010 ATMs spread across the country, of which 1254 are onsite, 713 ATMs are off-site of which 43 are at various Railway stations. Our bank is a member of NPCI and VISA consortiums. The average number of ATM transactions per ATM per day is 84. Under the new GOI Directives, a common RFP was floated for selection of vendors for ATM deployment and maintenance. We have installed 380 cash dispensers under the new RFP, as at the end of June 13.



- **Internet Banking** : Bank has home-grown internet Banking suite, which has contemporary offerings; Opening of Term Deposits, Funds Transfer using RTGS through Internet Banking have been enabled. E-PAYMENT OF following state VAT has been made online.
- i)Lucknow, ii)Delhi, iii)Maharashtra (GRAS) (Multi Dept. Portal), iv) Puducherry, v)Karnataka, vi) Andhra Pradesh, vii) Tamilnadu, viii) Jharkhand and ix) West Bengal which ensures float funds for the Bank.
- E-payment of West Bengal GRIPS (Govt. Receipt Portal System) for collection of Tax and Non-Tax revenue systems such as Professional Tax, Land and Land reforms, Registration and Stamp Revenue,
- Excise, Commercial Taxes, VAT, Motor Vehicle Tax etc., are made online. Ours is the first Bank to provide this service in West Bengal.
- Payment of port charges has been enabled for Chennai and Tuticorin Ports which ensures float funds for the Bank.
- Multiple scheduling of payments to SB/CDCC/RD/ loan accounts on the lines of branches has been introduced in internet banking. This is a unique feature and not available in most banks
- E-Accounting system for electronic remittance to customs by Importers is enabled through our Internet Banking.
- Average number of registrations per month during 2013-14 is 10400 and the cumulative registrations up to June 2013 is 4,91,503.



- **Payment Gateway** : Payment Gateway for payment of utility bills like mobile payment, insurance premium, other banks' credit cards, telephone bill payments etc., using debit cards has been implemented. Loyola College, Chennai, Madras Christian College, Amet University and TN MGR Medical University has been brought under payment gateway with net banking, debit and credit cards and other bank VISA cards for payment of college fees. The average number of transactions per month during 2013-14 is 45120.
- **Mobile Banking** : Our Mobile banking enables funds transfer between accounts, payment of credit card dues, booking of air and movie tickets, payments to post paid mobiles / DTH, suspension of ATM/Debit cards and demat services in addition to the query services like transaction status, balance enquiry in SB, deposit and Loan accounts. ATM and branch locators are also enabled.
- The cumulative number of accounts registered since inception is 25,639 and 1,24,259 transactions have been put through. We have launched mobile android app for displaying our branch products. It also has ATM/branch locator. Customer complaint through Mobile implemented.
- Online opening of Savings Bank accounts and Deposit has been enabled through our website www.iob.in.
- **Infrastructure Space**
- Our Bank is the first bank to establish 3 Data Centres setup to ensure Zero data loss among the Public Sector Banks.
- Our Bank has provided alternate connectivity to all our Data Centres and also to the branches

- wherever feasible through alternate service providers/medium.
- Connectivity for Ultra Small Branches is provided through a VAN based broadband 3G modem/ Data cards. 420 branches in 32 Regional Offices started using data cards.

Product Space

- With a view to increase Security, Biometric solutions were procured and implemented across all our branches facilitating foolproof operational safety at all our branches. The solution envisages capturing biometric information of all CBS branch users storing the same in a database and authenticating the user every time he logs into the CBS. **We are one of the first bank to implement biometric authentication successfully.**
- **GENNEXT** Branch to cater to the needs of techsavvy younger generation of customers has been opened in Chennai, Bangalore and Manipal.
- **CTS** : Cheque truncation system has been implemented in Chennai, NCR, Delhi, Coimbatore, Bangalore, Trivandrum, Puducherry, Hyderabad, Chandigarh, Salem, Erode and Trichy covering 585 branches up to June 2013.
- **Aadhar** registration through our branches has been enabled. Aadhar Bridge payments have also been enabled.
- **Financial Inclusion Project** : Our Financial inclusion application enables funds transfer, deposits and remittances towards advances in real time and it is also interoperable enabling any customer to transact through any Business Correspondent.
- e-BRC (e bills realization certificates) for Director General of Foreign Trade is being uploaded directly from the system.
- **Online Loan Processing** : Up gradation of RAM Rating facility from CRISIL along with integration of Loan Appraisal Software has been implemented.



- **City Back Office** : For centralized opening of accounts and centralized processing of inward clearing, so far 34 CBOs have been opened as on June 2013 for processing of inward clearing cheques.
- Central Plan Schemes Monitoring System (CPSMS) : CPSMS is a project initiated by Department of Expenditure, Ministry of Finance, Government of India, primarily to track the disbursement of funds to the ultimate beneficiaries. Our Software for processing and accepting these funds through our Bank is already in place.
- **GePG** (Government E-Payment Gateway) has been implemented to disburse bulk payments from Central Government departments to Central Govt. employees/vendors through our bank's NEFT platform.
- Our Bank has 457 POS terminals installed till June 2013 and number of monthly average POS transactions upto June 2013 is 8228 and average monthly amount of transaction is Rs.1.51 crores. The POS transactions using our debit cards have been 4.03 lacs average per month and average amount of POS transactions using our Debit cards is 87.93 cr. Per month.
- Our Bank has introduced e-kiosks and installed 102 kiosks in branches and ATMs.
- We have launched VISA International Gold/Platinum/Signature cards for high net worth customers and have so far issued more than 2400 such cards to our customers.
- We have also launched Kisan debit cards to our agricultural customers to enable them to draw the loan proceeds through ATMs. We have as at the end of June issued more than 101000 cards to various customers.
- Student cards have also been introduced.
- Corporate connectivity has been introduced with SAP-ERP solution, which enables corporate to reconcile online, authorize on-line transfer of funds, e-presentment of bills, on-line trade finance etc., The Pilot run has been completed.



- We are the only Nationalized Bank to collect Chennai Corporate tax across counters.
- We have introduced direct remittance facility at our overseas branches.
- **Data Warehousing** : Data relating to 12 years have been ware-housed and moved to Oracle-Essbase.
- **Business Intelligence** : We have introduced Oracle-Business Intelligence Suite, reportedly first Bank to do so, which gives interactive Dash Boards, alerts, analytics etc., Many returns have been generated using BI tool to reduce the work load of the branches.
- **Other Initiatives** :
- **IT Governance Initiatives** :
 - **IT Organization Structure** : For effective IT Governance, a Board level IT Strategy Committee and a Top Management level IT Steering Committee have been formed in addition to the existing IT security Committee headed by the Executive Director of the Bank and an IT Technology Committee with external consultant from IIT, Chennai.
 - Policies like Information Security Policy, IT Outsourcing Policy, IT Purchase Policy and Manual , Disaster Recovery and Business Continuity Plan, IS Audit Policy, Data Archival Policy, Data Retention Policy and Data Ownership Policy have been put in place.
 - **Knowledge Portal** :
 - A knowledge Management Kit is deployed in our Bank's intranet which facilitates all employees to have direct access to all latest RBI guidelines / Circulars, important enactments, Court Judgement etc., Many public websites are also linked to through portal.

- **Green Initiatives :**
- **Paperless Banking Initiatives :** As a step towards paperless banking initiative, we have implemented Microsoft SharePoint which enables the members to access the Agenda papers through their IPADs using Wi-Fi. All agenda papers are ported on the website and no notes need be carried by the members.
- We have provided IP telephones which has effectively cut down our Phone Bills.
- RTGS/NEFT implemented in all branches. Straight Thru Processing introduced. Account number based credit is given.
- NEFT implemented in both RRBs sponsored by the Bank.
- The Bank has been taking various initiatives towards saving precious natural resources and energy by adopting the latest technological advances. Video Conferencing is very widely used – both for Top Management level meetings / promotion interviews / performance reviews and for virtual classrooms.
- Payment made by the Bank to its various vendors are effected electronically.
- Open Communication System (OCS) has been rolled out in 343 district headquarters, 50 Regional Offices and RCCs across the country, enabling them to interact live.
- All staff members can submit Asset Liability Statement & Annual Performance Appraisal report (APAR) online as registered login users provided in the bank's intranet.
- Leave Online Module for supervisory employees has been made online in CHRIS package on pilot basis for PAD, IRD, HRDD and ITD. On stabilization it will be extended to others.
- Telephone and mobile bills at Central Office are reimbursed through online application utility ported in the bank's intranet.

- **How the initiative contributed to the success of the organization :**
- Developing software in-house resulted in perfect alignment of business and IT aspirations, reduced cost, increased agility and nimble footedness and the all-important flavour of domain knowledge.
- 3-way DR has revolutionalized the BCP-DR readiness of the bank.
- Apart from introducing network redundancy, this has given us double-bandwidth at half the cost, because of the competition.
- The excess bandwidth has been tapped to introduce Video Conferencing and IP – Video / Audio telephony thereby enhancing reach, at reduced cost. Since, IP telephony is introduced to 3 of our overseas branches, the benefit is absolute.
- Bank has all the products in its repertoire, as USP for the Bank.
- Business Intelligence has enhanced the quality in Decision Making. Our Bank's implementation of Business Intelligence application has been awarded the Skoch Digital Inclusion Gold Award during September 2012.
- **IT Security :**
- Information System Security Policy conforms to ISO Standards.

Major Business Parameters

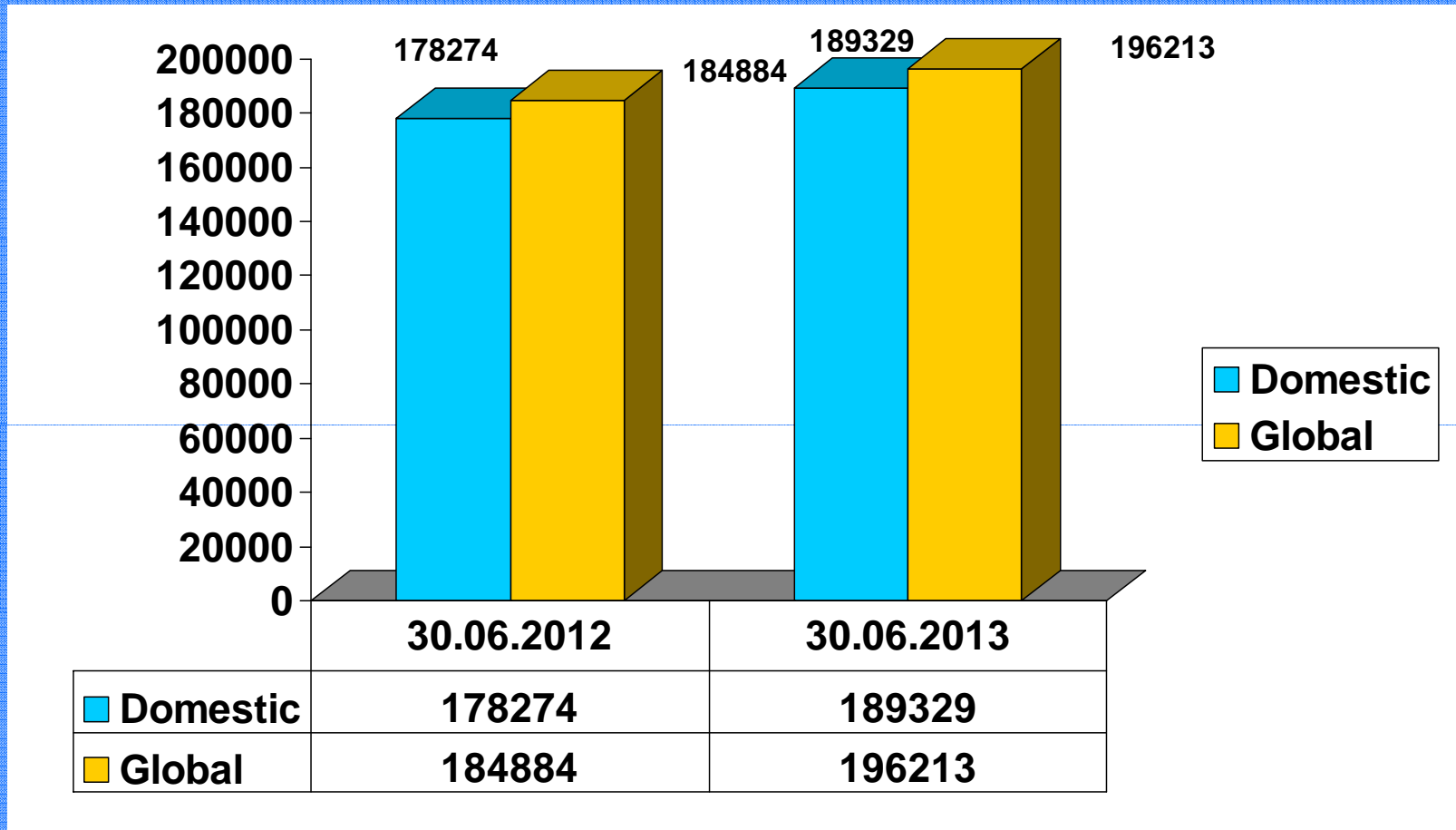
Quarter ending

INR Crs

Key performance indicators	Jun 2012	Sep 2012	Dec 2012	Mar 2013	Jun 2013
Business Mix	3,33,250	3,42,508	3,43,186	3,66,501	3,63,087
Deposits	1,84,884	1,89,115	1,85,573	2,02,135	1,96,213
Advances (Gross)	1,48,366	1,53,393	1,57,613	1,64,366	1,66,874
Operating Profit	847	807	1,017	1,146	1,054
Net Profit	233	158	116	59	126
NIM (%)	2.59	2.33	2.51	2.30	2.24
Gross NPA	4,410	5,930	6,516	6,608	7,432
Net NPA	2,152	3,378	3,595	4,027	4,580
Return on Assets (%)	0.41	0.27	0.19	0.09	0.19
Return on Equity (%)	9.41	6.32	4.62	2.23	4.61
Book Value (INR)	125.98	125.79	127.25	117.68	119.05

Deposits

INR Crs

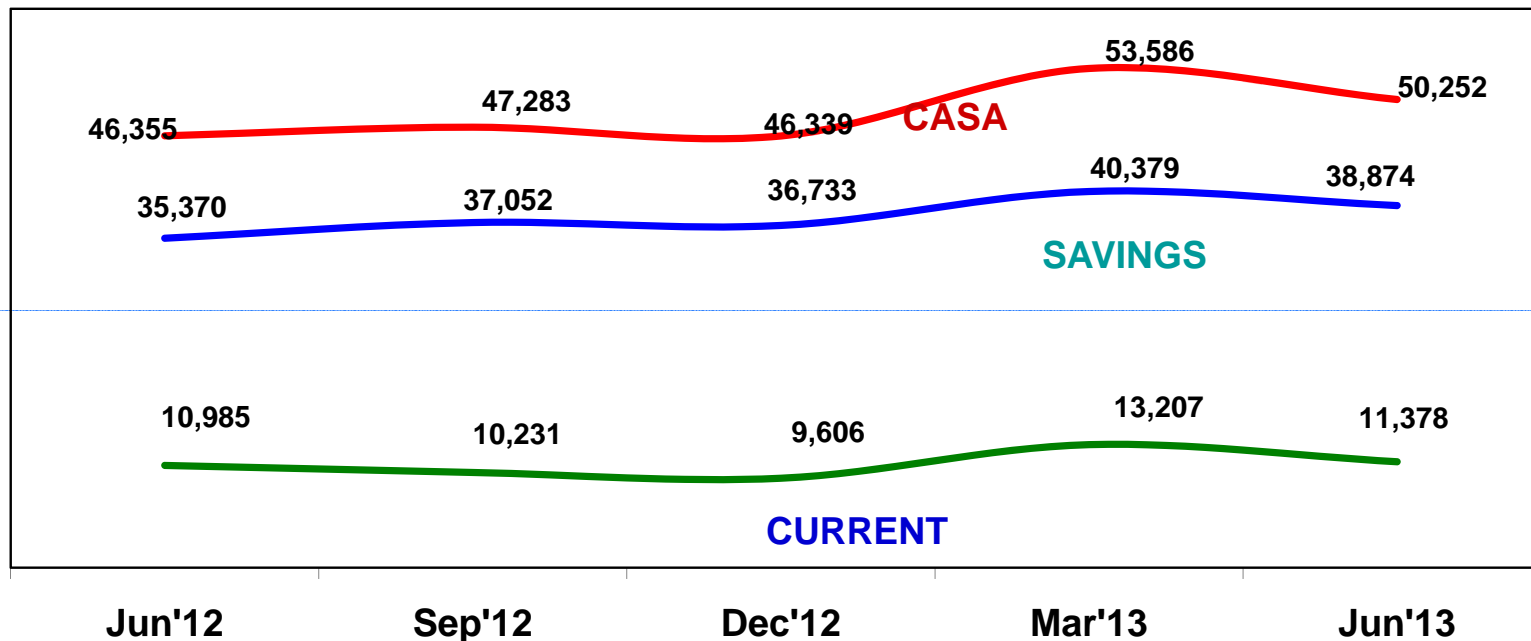


<p>Domestic Deposits ❖ Y-o-Y Growth:6.20%</p>	<p>Global Deposits ❖ Y-o-Y Growth:6.13%</p>
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Deposits - CASA



INR Crs



Current Deposits

❖ Y-o-Y Growth:3.58%

Savings Bank

❖ Y-o-Y Growth:9.91%

CASA

❖ Y-o-Y Growth:8.41%

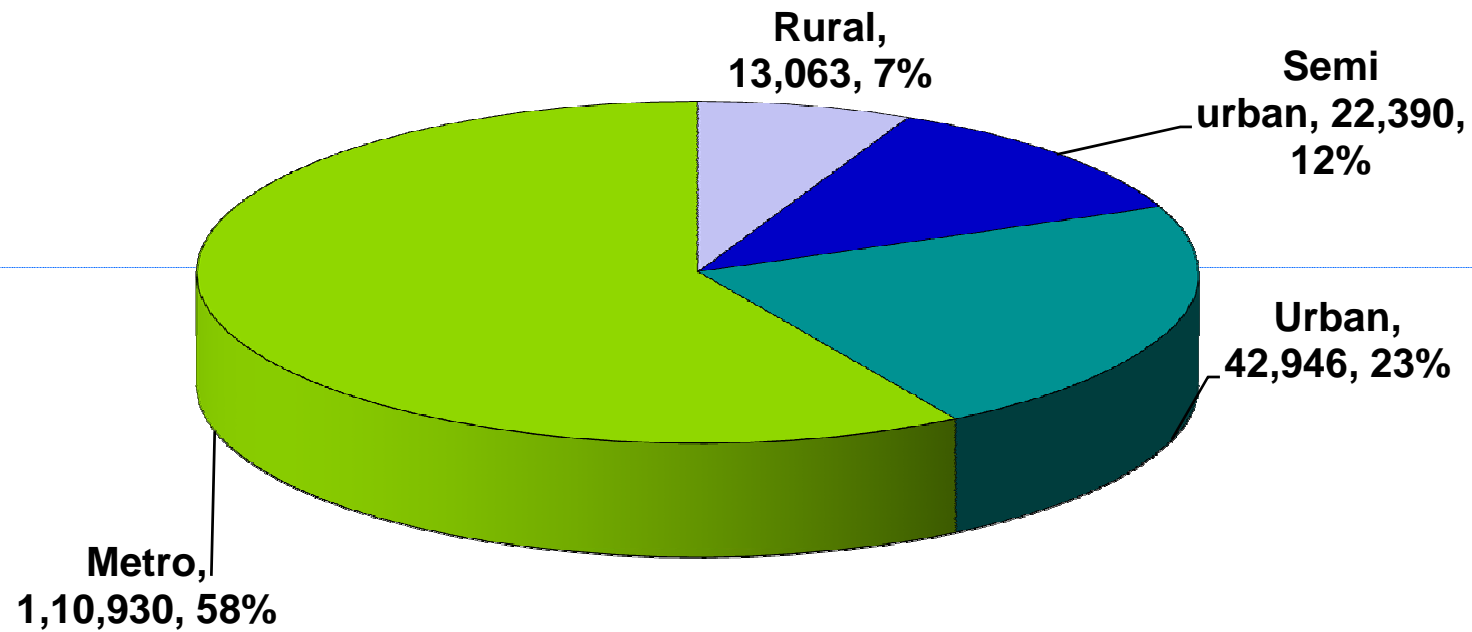
Share of CASA to Aggregate Deposits

June'12: 25.07%

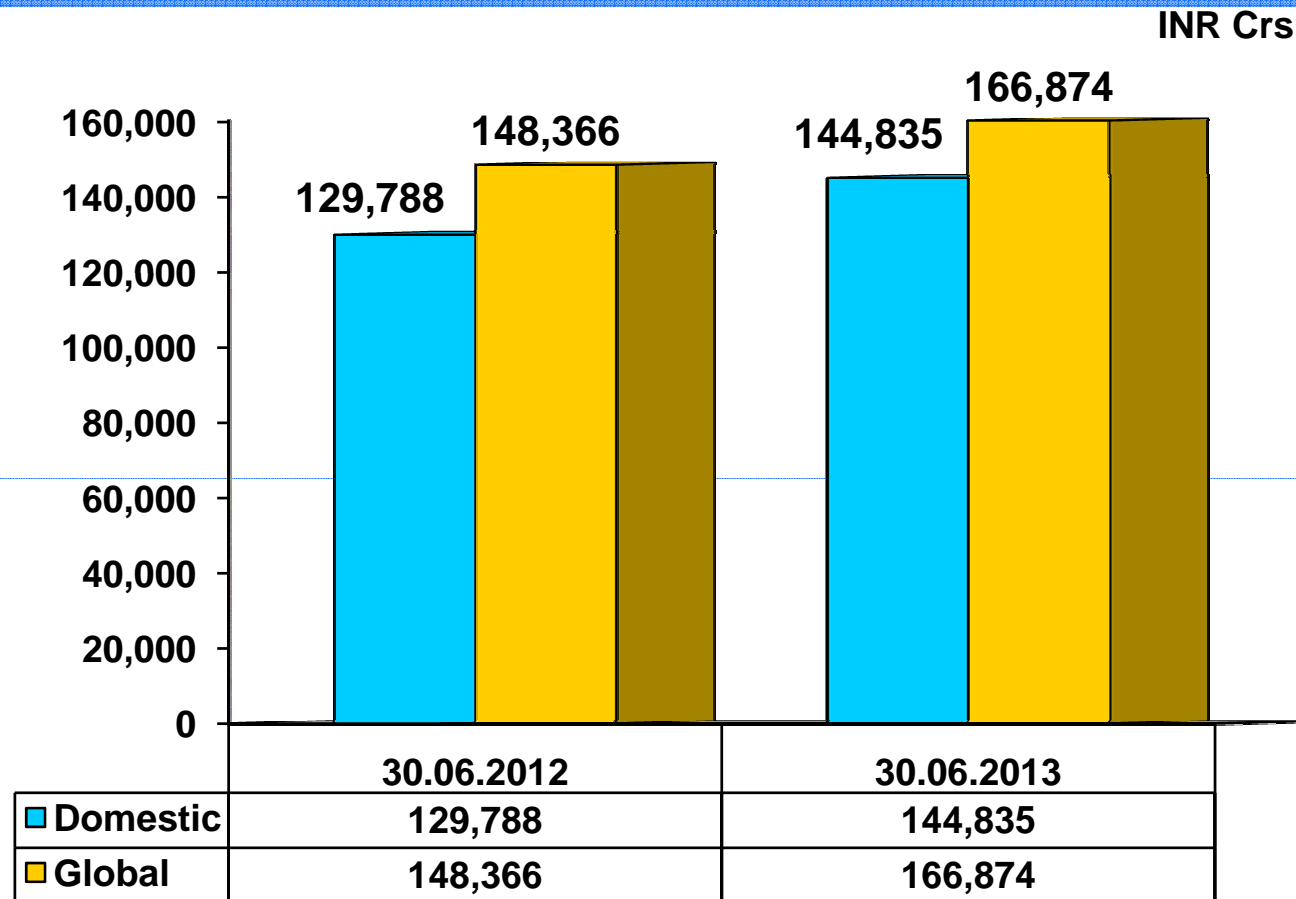
June'13 :25.61%

Domestic Deposit-Category Wise

June 2013 INR Crs



Gross Advances



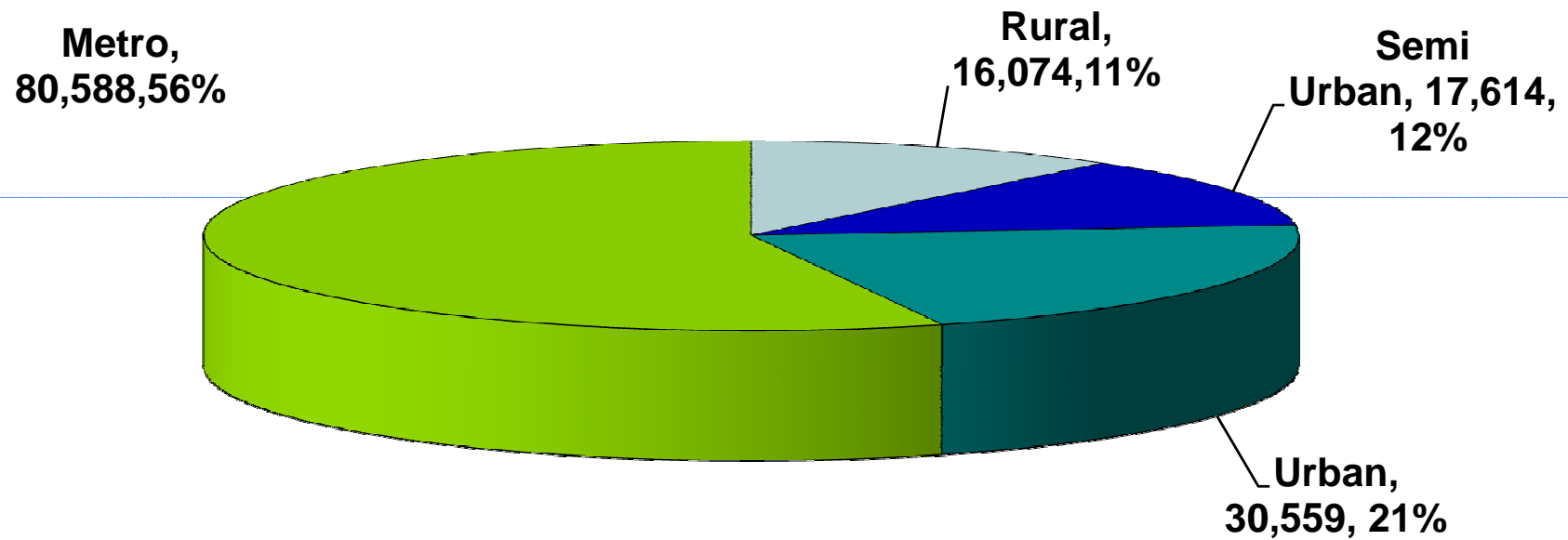
Domestic Advances
❖ Y-o-Y Growth: 11.59%

Global Advances
❖ Y-o-Y Growth: 12.47%

Domestic Advances-Category Wise

June 2013

INR Crs



Key Sectors (Domestic Credits)

INR Crs

Sector	Jun 2012	Mar 2013	Jun 2013
1.Agriculture	19,932	23,393	23,104
2.SME	16,795	19,976	19,897
of which Micro	6,098	8,342	8,202
3.Retail Credit	10,094	15,060	16,027

Retail Credit (Breakup)

INR Crs

Sector	Jun 2012	Mar 2013	Jun 2013
Retail Credit	10,094	15,060	16,027
Of which			
- Housing Loans	4,419	5,041	5,316
- Misc.CC	1,122	1,320	1,165
- Pushpaka	707	782	820
- Educational Loan	2,609	2,978	3,094
- Others	1,237	1,008	1,040
Jewel Loan to Others		3,931	4,592

Jewel Loan to Others portfolio included in Retail Credit from 2nd Half of 2012-13

Advances to Sensitive Sectors - Domestic



(FUND + NON FUND)

INR Crs

Sector	Jun 2012	Mar 2013	Jun 2013
CAPITAL MARKET	974	1,034	906
REAL ESTATE	17,196	17,599	18,113
of which			
HOUSING LOAN *	5,005	5,658	6,054
COMMERCIAL REAL ESTATE	8,051	7,548	7,741
OTHERS (DIRECT & INDIRECT)	4,140	4,393	4,318

* Includes Non-Priority Housing Loans

Overseas Advances - Breakup

INR Crs

	Jun 2012	Mar 2013	Jun 2013
Trade	6,714	6,237	7,475
Manufacturing	5,206	6,269	6,705
Real Estate	289	288	288
Buyers Credit	5,049	4,895	5,482
Others	1,320	1,783	2,089
Total	18,578	19,472	22,039

RESTRUCTURED ACCOUNTS (INCLUDES ALL F.B. FACILITIES OF THE BORROWER)

INR Crs

	Domestic			Foreign	Global
	> 1 crore	< 1 crore	Total		
As on 30.06.2012	12,118	173	12,291	1077	13,368
Addition during Q2 of 12-13	1575	6	1581	-	1581
Less: Repayment in Restructured A/Cs	105	9	114	60	174
As on 30.09.2012	13,588	170	13,758	1,017	14,775
Addition during Q3 of 12-13	1,254	2	1,256	36	1,292
Less: Repayment in Restructured A/Cs	450	8	458	1	459
As on 31.12.2012	14,392	164	14,556	1,052	15,608
Addition during Q4 of 12-13	2,967	28	2,995	11	3,006
Less: Repayment in Restructured A/Cs	442	7	449	115	564
As on 31.03.2013	16,917	185	17,102	948	18,050
Addition during Q1 of 13-14	1,034	1	1,035	2	1,037
Less: Repayment in Restructured A/Cs	793	16	809	*78	731
As on 30.06.2013	17,158	170	17,328	1,028	18,356

* Represents exchange fluctuation

Restructured Accounts Outstanding Position As On 30.06.2013

INR Crs

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank



Sector	31.03.2013 Accounts	31.03.2013 Amount	31.03.2013 %	30.06.2013 Accounts	30.06.2013 Amount	30.06.2013 %
Chemical & Pharma	8	99	0.55	7	88	0.48
Sugar	7	264	1.46	7	167	0.91
Textile	64	1238	6.86	65	1288	7.01
Rubber & Plastics	3	131	0.72	1	8	0.04
Iron & Steel	29	1634	9.05	32	2086	11.36
Auto & Ancillary	6	152	0.84	7	384	2.10
Paper	15	404	2.24	15	423	2.30
Wood						
Engineering	9	719	3.98	11	732	3.99
Telecom	4	1018	5.64	5	1147	6.25
Glass Ind						
Power	21	4549	25.20	24	4680	25.50
Airways	2	897	4.98	2	910	4.96
Petroleum	1	39	0.22	1	37	0.20
Entertainment & Media	1	39	0.22			
Electronic & Software	2	58	0.32	2	174	0.96
Cement	1	56	0.32	1	58	0.32
Logistics				2	149	0.82
Other industries	23	666	3.68	19	466	2.54
Sub Total	196	11963	66.28	201	12797	

Contd.....

Restructured Accounts Outstanding Position As On 30.06.2013 .. contd

INR Crs



Sector	31.03.2013 Accounts	31.03.2013 Amount	31.03.2013 %	30.06.2013 Accounts	30.06.2013 Amount	30.06.2013 %
Sub Total	196	11963	66.28	201	12797	
SME	611	1033	5.72	556	877	4.77
Micro Finance	9	168	0.93	8	151	0.82
Infrastructure	31	1924	10.67	25	1630	8.87
Comm. Real Estate(CRE)	17	789	4.37	16	557	3.03
Trade	96	1171	6.49	95	1260	6.87
Agriculture	943	483	2.67	937	445	2.43
HL/EDU/Others	1963	94	0.52	1897	104	0.56
Real Estate (other than CRE)	12	425	2.35	11	535	2.91
GRAND TOTAL	3878	18050	100	3746	18356	

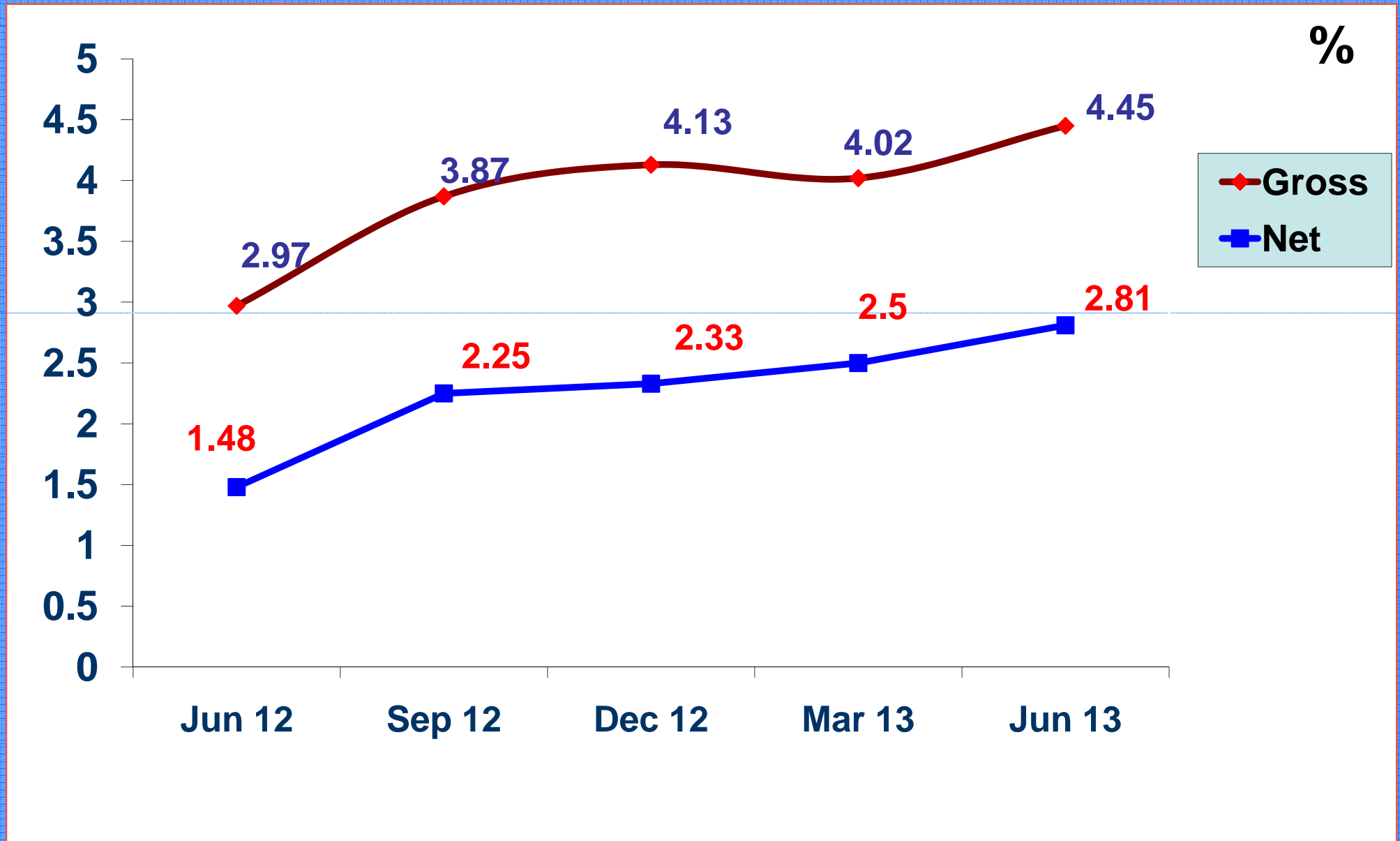
Asset Classification wise details of Restructured Accounts Outstanding

Asset Classification	No. of Accounts (31.03.2013)	Amount (INR Crs) (31.03.2013)	% to Total	No. of Accounts (30.06.2013)	Amount (INR Crs) (30.06.2013)	% to Total
Standard Assets	3472	17507	97.00	3318	17596	95.86
Sub-Standard Assets	314	266	1.47	338	487	2.65
Doubtful Assets	92	277	1.53	90	273	1.49
Total	3878	18050		3746	18356	

RESTRUCTURED Accounts slipped - (INR 1 Crore & above)-Domestic

	Jun 12	Sep 12	Dec 12	Mar 13	Jun 13
No. of A/cs slipped during the quarter	10	9	7	3	10
Amount in INR Crs	130	173	209	60	373

NPA Ratio



NPA SEQUENTIAL MOVEMENT

INR Crs

	Jun 2012	Sep 2012	Dec 2012	Mar 2013	Jun 2013
OPENING GROSS NPA	3920	4410	5930	6516	6608
ADD Slippages	865	1854	1093	1788	1668
LESS	107	103	199	221	198
Cash Recovery	84	70	163	324	92
Upgradation	185	161	145	1151	554
Write Off					
Total Reduction in NPA	376	334	507	1696	844
Total Nettable Credits	2258	2552	2921	2581	2851
NPA Provision	2237	2531	2899	2558	2829
Other Credits	21	21	22	23	22
CLOSING GROSS NPA	4,410	5930	6516	6608	7432
Net NPA	2,152	3378	3595	4027	4580
Gross NPA Ratio	2.97%	3.87%	4.13%	4.02%	4.45%
Net NPA Ratio	1.48%	2.25%	2.33%	2.50%	2.81%
Provision Coverage Ratio	67.11%	58.53%	59.00%	58.89%	58.69%
NPA of Overseas Branches (included in Gross NPA above)	402	629	606	987	1004

Sector Wise Break Up of NPAs as of 30.06.2013 (Domestic)

INR Crs

Category	NPA as of 30.06.2013	% to total Domestic NPA
Agriculture	759.25	11.81
Industry	3878.98	60.35
Services	1476.13	22.97
Personal	313.26	4.87
Total	6427.62	100.00
Of which		
Commercial Real Estate	156.08	2.43

NPAs-Industry Wise-Domestic

INR Crs

Sl. No	Industry	NPA as of 30.06.2013	Outstanding under each category as of 30.06.2013	% of NPA to the respective outstanding	% to the total Domestic NPA
1	Cotton Textiles/Other Textiles	676.24	3493.58	19.36	10.52
2	Iron and Steel	472.30	10313.06	4.58	7.35
3	Infrastructure	167.48	23342.99	0.72	2.61
4	Chemicals,Dyes,Paints etc.	194.90	2126.57	9.16	3.03
5	Gems and Jewellery	201.78	1138.36	17.73	3.14
6	Construction	61.59	2005.30	3.07	0.96
7	Other Metal & Metal Products	396.93	2356.76	16.84	6.18
8	Paper & Paper Products	363.87	1780.47	20.44	5.66
9	Food Processing	78.31	2335.16	3.35	1.22
10	Sugar	149.64	1042.51	14.35	2.33
	All Other Industries	1115.94	18744.36	5.95	17.36
	Sub Total	3878.98	68679.12	5.65	60.35
	Others	2548.64	76155.75	3.35	39.65
	Total Domestic	6427.62	144834.87		

Sectoral Slippages during the quarter ended 30.06.2013

Category	Amount(In Crs)
Agriculture	292
Services(Other than Commercial Real Estate)	361
Personal	115
Commercial Real Estate	3
Sub Total	771
Industry	
Other Metals	15
Gem and Jewellery	36
Leather	0
Food Processing(Other than sugar, Vegetable Oil , Vanaspathi & Tea)	3
Textile	171
Steel	148
Mining	0
Chemicals, Dyes, Drugs & Pharma	26
Paper	163
Rubber and Rubber Products	0
All Engineering/All other Industries	252
Sub Total (Industry)	814
Total Slippages - Domestic	1585
Overseas	83
Total-Global	1668

Overseas NPAs

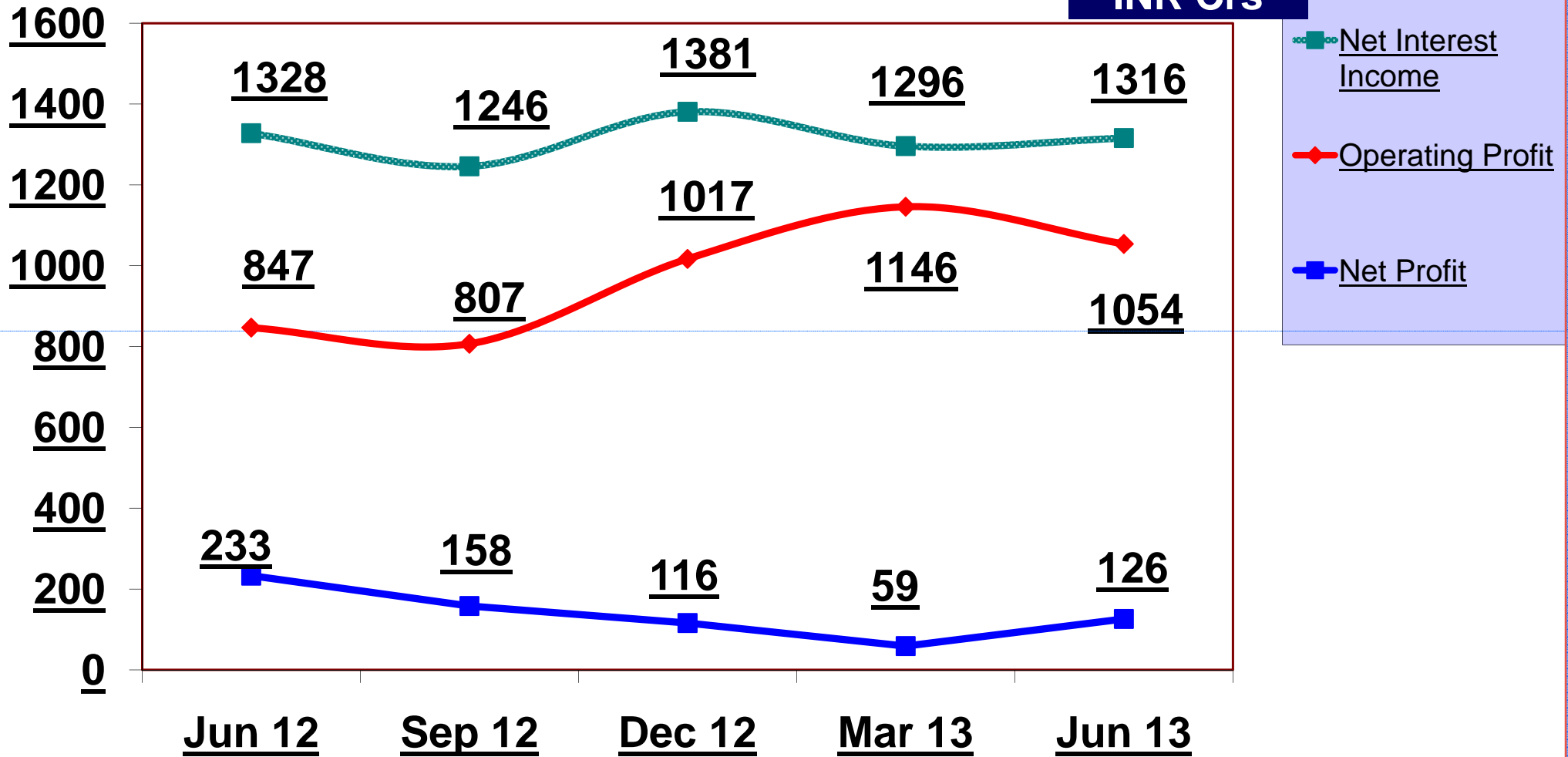
INR Crs

	Jun 2012	Mar 2013	Jun 2013
Trade	238.17	469.78	505.88
Manufacturing	111.02	248.01	268.88
Real Estate	8.71	58.91	64.08
Others	43.95	210.55	165.23
TOTAL	401.85	987.25	1,004.07

Profitability (Quarter Sequential)



INR Crs



PROFIT - SUMMARY

INR Crs

Quarter Ending

	Jun 12	Sep 12	Dec 12	Mar 13	Jun 13
Interest Earned	5,026	5,104	5,333	5,227	5,403
Interest Expended	3,698	3,858	3,952	3,931	4,087
Net Interest Income	1,328	1,246	1,381	1,296	1,316
Non Interest Income	377	411	514	671	785
Total Operating Income	1,705	1,657	1,895	1,967	2,101
Operating Expenses	858	850	878	821	1047
Operating Profit	847	807	1,017	1,146	1054
Total Provision	613	649	901	1,087	928
Net Profit	234	158	116	59	126

PROFITABILITY - Q1

INR Crs

Particulars	Q1 12-13	Q1 13-14	Variance %
TOTAL INCOME	5402.85	6187.15	14.52
Interest Earned	5026.16	5402.63	7.49
Other Income	376.69	784.52	108.27
TOTAL EXPENDITURE (excl. provisions and contingencies)	4556.07	5132.73	12.66
Interest Expended	3697.89	4086.42	10.51
Operating Expenses	858.18	1046.31	21.92
i) Payments to and provisions for employees	562.02	705.47	25.52
ii) Other Operating Expenses	296.16	340.84	15.09
OPERATING PROFIT (profit bef. provisions and contingencies)	846.78	1054.42	24.52
Total Provisions and Contingences	613.34	928.62	51.40
Of which Provisions for NPAs	406.47	723.20	77.92
Provision for Taxes	92.92	85.62	
Others	113.95	119.80	5.12
NET PROFIT	233.44	125.80	

PROFIT – Geographical Distribution – Q1

INR Crs

Particulars	Q1 12-13	Q1 13-14	Variance %
OPERATING PROFIT			
Global	846.78	1054.42	24.52
Domestic	733.38	950.46	29.60
Overseas	113.40	103.96	
PROVISIONS			
Global	613.34	928.62	51.40
Domestic	586.80	875.56	49.21
Overseas	26.54	53.06	99.92
NET PROFIT			
Global	233.44	125.80	
Domestic	146.58	74.90	
Overseas	86.86	50.90	

PROFIT - NET INTEREST INCOME

Quarter Ending

INR Crs

Particulars	Jun 12	Sep 12	Dec 12	Mar 13	Jun 13
Total Interest Income	5,026	5,104	5,333	5,227	5,403
Of which					
Int Income from Advances	3,909	3,868	4135	4,000	4,155
Int. Income from Investments	1,034	1,093	1123	1,122	1,173
Other Interest Income	83	143	75	105	75
Total Interest Expended	3,698	3,858	3952	3,931	4,086
Of which					
Int. Expended on Deposits	3,333	3,493	3548	3,499	3,695
Int. Expended on borrowings	365	212	251	432	391
Other Int. Expenses	0	153	153	0	0
NET INTEREST INCOME	1,328	1,246	1381	1296	1,316
NET INTEREST MARGIN	2.59%	2.33%	2.51%	2.30%	2.24%
Domestic	2.65%	2.42%	2.61%	2.36%	2.31%
Overseas	1.97%	1.54%	1.53%	1.74%	1.60%

PROFIT - NET INTEREST INCOME

INR Crs

Particulars	Q1 12-13	Q1 13-14	Variance %
Total Interest Income	5026.16	5402.63	7.49
Of which			
Int Income from Advances	3909.09	4155.02	6.29
Int. Income from Investments	1034.51	1172.45	13.33
Other Interest Income	82.56	75.16	
Total Interest Expended	3697.88	4086.42	10.51
Of which			
Int. Expended on Deposits	3333.27	3,695.15	10.86
Int. Expended on borrowings	364.59	391.25	7.31
Other Int. Expenses	0.02	0.02	
NET INTEREST INCOME	1328.28	1316.21	
NET INTEREST MARGIN in % (on avg. earning assets)	2.59	2.24	
Domestic	2.65	2.31	
Overseas	1.97	1.60	

Non Interest Income (Quarterly Comparison)



INR Crs

Particulars	Quarter Ending				
	Jun 12	Sep 12	Dec 12	Mar 13	Jun 13
Total Non Interest Income	377	411	514	671	785
Of which					
Exchange / Commission	230	201	217	248	199
Profit on Sale of Investments	44	36	59	173	398
Profit on Revaln. Of Investments	(68)	0	0	0	-10
Recovery in written off Accounts	58	64	99	109	73
Other Non interest Income	113	110	139	141	125

Non Interest Income -Q1

INR Crs

Particulars	Q1 12-13	Q1 13-14	Variance %
Total Non Interest Income	376.69	784.53	108.27
Of which			
Exchange / Commission	229.86	198.67	-ve
Profit on Sale of Investments	43.80	398.00	808.68
Profit on Revaln. Of Investments	-68.34	-10.43	
Recovery in written off accounts	58.00	72.75	25.43
Other Non interest Income	113.37	125.54	10.73

NET PROFIT (Quarterly Comparison)

INR Crs

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank



Particulars	Quarter Ending				
	Jun 12	Sep 12	Dec 12	Mar 13	Jun 13
OPERATING PROFIT	846.78	807.00	1017.10	1145.88	1054.42
Total Provision	613.34	649.00	900.60	1087.28	928.62
Of which					
NPA	331.50	454.41	436.40	779.57	723.21
Countercyclical Provisioning Buffer	75.00	25.00	50.00	47.00	
Standard Advances	18.57	18.83	119.20	102.56	11.24
Depreciation on Investments	51.22	-57.78	48.80	131.59	13.34
Staff Welfare Fund	5.00	5.00	5.00	5.00	4.00
Deferred Tax Liability	0.00	0.00	0.00	-399.33	0.00
Income Tax	92.92	97.03	89.60	299.55	85.62
Wealth Tax	0.00	0.00	0.00	0.5	0.00
Contingencies	0.10	0.11	0.90	0.03	0.26
Other General Provisions	0.00	0.00	0.00	-11.39	0.00
Non Performing Investments	0.00	-5.84	-4.20	7.88	1.46
Provision for SSSBL	0.00	0.00	0.00	0.00	0.00
Diminution of Securities	-2.14	5.63	0.00	0.00	0.00
Restructured accounts	39.56	105.52	155.70	128.29	88.39
Other Assets	1.00	0.24	-0.80	-0.75	0.54
Country-wise risk	0.64	0.45	0.00	-3.21	0.56
NET PROFIT	233.44	158.43	116.50	58.60	125.80

Cost & Yield Ratios (Quarterly Comparison)

	Jun 12	Sep 12	Dec 12	Mar 13	Jun 13
Avg. Cost of Deposits (%)	7.55	7.68	7.58	7.55	7.52
Avg. Yield on Advances(%)	10.69	10.21	10.53	9.90	9.89
Avg. Yield on Investments(%)	7.30	7.31	7.33	7.28	7.28
Avg. Cost of Funds(%)	7.32	7.36	7.27	7.18	7.14
Avg. Yield on Funds(%)	9.77	9.56	9.68	9.28	9.20
Net Interest Margin(%)	2.59	2.33	2.51	2.30	2.24
	Jun 12	Sep 12	Dec 12	Mar 13 (Annual)	Jun 13
Cost to Income Ratio (%)	50.33	51.30	46.34	47.17	49.81
Return on Assets (%)	0.41	0.27	0.19	0.24	0.19
Return on Equity (%)	9.41	6.32	4.62	5.49	4.60
Earning Per share (INR)	11.72	7.95	5.85	6.14	5.45
Book Value per Share (INR)	125.98	125.79	127.25	117.68	119.05

INVESTMENTS - Domestic

INR Crs

	31.03.2013				30.06.2013			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
SLR Investments	9659.71	44370.18	293.94	54323.83	13835.70	45085.86	15.87	58937.43
Of which								
Government. Securities	9599.31	44368.14	293.94	54261.39	13775.41	45083.71	15.87	58874.99
Other Approved Securities	60.40	2.04	0.00	62.44	60.29	2.15	0.00	62.44
M Duration (for SLR)				5.92				5.92
Non SLR Investments	5729.37	134.26	7.39	5871.02	5221.06	129.66	8.28	5359.00
M Duration (Non SLR)				1.97				1.96
M Duration (Entire Portfolio)	4.14	6.13	7.25	5.67	4.71	6.55	8.79	
Total	15389.08	44504.44	301.33	60194.85	19056.76	45215.52	24.15	64296.43

INVESTMENTS – Foreign -30.06.2013

INR Crs

Type of Investment	Book Value (Gross)	Total Provision
G - Sec	1,351.02	0.92
Bonds - Others	10.98	0.00
MTN,FCCB	600.77	68.90
Shares	0.09	0.00
Joint Venture - Malaysia	186.31	0.00
Total	2,149.17	69.82

CAPITAL ADEQUACY

INR Crs

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank



	Jun 12	Sep 12	Dec 12	Mar 13	Jun 13
Tier I Capital	11,042.28	10,833.24	10,833.28	12,088.45	12,043.10
Tier II Capital	6,506.94	6,304.59	6,386.66	6,277.58	6305.20
Total Capital	17,549.22	17,137.83	17,219.94	18,366.03	18,348.30
Total Net Assets (Terminal)	2,25,837.22	2,28,316.44	2,31,328.36	2,44,607.03	2,48,901.28
Risk Weighted Assets					
BASEL I	1,53,036.70	1,55,546.36	1,59,763.33	1,70,944.53	-
BASEL II	1,39,396.22	1,42,044.52	1,47,727.79	1,55,016.14	1,62,687.81
CRAR – TIER I (%)					
BASEL I	7.22	6.97	6.78	7.07	-
BASEL II	7.92	7.63	7.33	7.80	7.40
CRAR – TIER II (%)					
BASEL I	4.25	4.05	4.00	3.67	-
BASEL II	4.67	4.44	4.32	4.05	3.88
CRAR (%)					
BASEL I	11.47	11.02	10.78	10.74	-
BASEL II	12.59	12.07	11.65	11.85	11.28

Basel-I Dispensed with by RBI from June 2013

CAPITAL ADEQUACY-BASEL-III

INR Crs

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Indian Overseas Bank

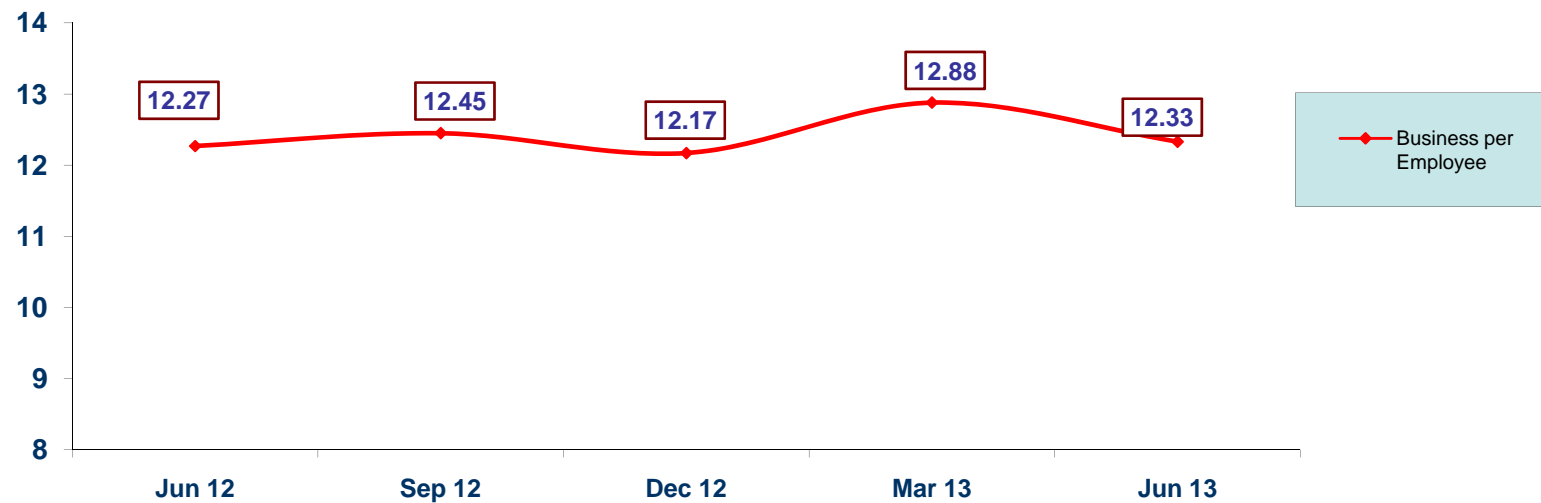
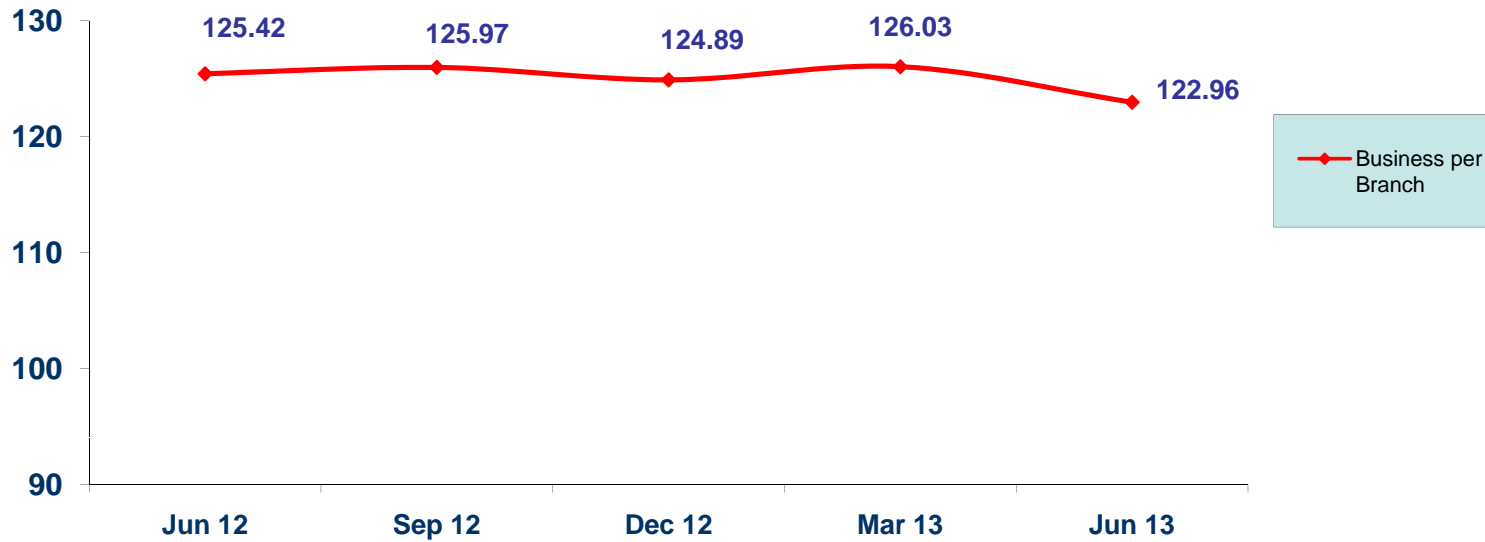


	Jun 13
Tier I Capital	11,694.08
Tier II Capital	6,208.58
Total Capital	17,902.66
Common Equity Tier I	11,087.08
Total Net Assets (Terminal)	2,48,901.28
Risk Weighted Assets	1,63,775.19
CRAR – TIER I (%)	7.14
CRAR – TIER II (%)	3.79
CRAR (%)	10.93
CET I	6.77

PRODUCTIVITY



INR Crs



- ◆ **No Frills Savings Bank Accounts:** As per the guidelines issued by Reserve Bank of India, our branches open No-Frills Savings Bank Accounts under simplified Know Your Customer norms to bring the excluded segment of population into banking fold. General Purpose Credit Cards are granted to meet their credit requirements.
- ◆ **Smart Card:** To extend banking service to the villages and provide banking outlet in un-banked centers, our Bank is introducing Smart Card Banking. Under this method villagers can operate their account with Bio-metric Smart Card at the Hand Held Device with a Business Correspondent

Progress under Financial Inclusion Furnished below:

Sl. No.	Particulars	30.06.2012 (Nos.)	31.03.2013 (Nos.)	30.06.2013 (Nos)
1	No-Frills SB Accounts Opened	28,96,210	43,70,173	48,92,519
2	General Purpose Credit Cards Granted	11,556	12,765	13,510
3	Branches Under Smart Card Banking	625	804	804
4	Villages Covered Under Smart Card Banking	1,409	2,880	2,880
5	Business Correspondents engaged	1,311	2,287	2,287
6	Bio-Metric Smart Card issued	3,01,891	5,19,174	6,63,378
7	Smart Card Banking Coverage- Regions	43	54	54
8	Smart Card Banking Coverage-States/Union Territory	21/2	21/2	21/2

Thank You

