

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

Good People to Grow With

Touching Hearts Spreading Smiles

since 1937

Presentation to Analysts

June 2015

(in INR)



Continuing Tradition of Quiet & Dignified Service to the Society

Good People to Grow With

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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
1990	Took over Bank of Tamilnad
1991	Bank moved its Staff College premises to a own spacious learning zone at Koyambedu
2000	Initial Public Offer. Follow on Public Offer in 2003
2005	Launched Debit Card



2006	Launched VISA card, Retail Sale of Gold and Non Life Joint Insurance
	Bank reached INR 1 lac crore mark in Total Business
2006-07	Bharat Overseas Bank Ltd. was merged with IOB
2007	First Off site ATM at Kamatchi Hospital, Chennai
2009	100% CBS
2011-12	No. of Branches in Tamil Nadu reached 1000, IOB celebrated Platinum Jubilee
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>
2013-14	3000 th Branch Vaniangudi opened on 17.8.2013 by Hon. Finance Minister
	IOB adjudged Best Public Sector Bank in Priority Sector Lending by Dun & Bradstreet.
	IOB's Official Facebook launched by our CMD.
	The New Indian Express and Sunday Standard's Best Bankers' Award presented to IOB
	Agriculture Leadership Award 2013 conferred to our Bank
	Award for "BEST RSETI IN THE COUNTRY received by our RSETI Thanjavur
2015-16	As on 30.6.2015 Total Deposit INR 2,32,064 cr.; Total Advances INR 1,74,963 cr. Total Business Mix is at INR 4,07,027 cr. No of Branches: 3392
	IOB adjudged 1) Skoch Order of Merit for Financial Inclusion & Automated Data Flow/MIS Project 2) IBA award for The Best use of Data

Consolidated Change in Shareholding Pattern as on 30.06.2015

CATEGORY	NO. OF HOLDERS	TOTAL SHARES	% TO EQUITY
Promoter	1	911710848	73.80
Resident	244777	102667116	8.31
FI	22	175753753	14.23
Insurance Companies	4	4681678	0.38
FII	50	17013728	1.38
NRI	2591	4979987	0.40
Corporate Body	1543	10965783	0.89
Corporate Body – OCB	1	48000	0.00
Clearing Member	122	511419	0.04
Mutual Funds	6	447085	0.36
Trusts	17	432401	0.04
Bank	14	1349156	0.11
Foreign Portfolio Investor	7	787361	0.06
TOTAL	249155	1235348315	100

DIVIDEND DECLARED AND PAID

YEAR	Interim Dividend	Final Dividend
2000-01		10%
2001-02		12%
2002-03		16%
2003-04	12%	8%
2004-05	14%	10%
2005-06		26%
2006-07		30%
2007-08		35%
2008-09		45%
2009-10		35%
2010-11		50%
2011-12		45%
2012-13		20%
2013-14	7%	5%



Global Footprints – Foreign Branches of the Bank

Branches	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			
❖ Bambalapitiya			
❖ Seoul			
❖ Bangkok			
❖ Sukhumvit, Bangkok			

- Malaysia: Joint Venture with Bank of Baroda (40%) and Andhra Bank (25%) with our Bank share of 35%
- Sukhumvit, Bangkok Branch commenced operations from 04.07.2014
- EC at Colombo has been upgraded into a branch during August 2013
- 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 0.53 crores up to 30.06.2015 compared to INR 0.54 crores in the corresponding period of last year from Health Care Policies
- During the current year up to 30.06.2015, the Bank earned commission from Non Life Sompo (Asset) insurance INR 2.53 crores compared to INR 2.43 crores up to 30.06.2014

- @ Business touched INR 4,07,027 Crores (**YoY Growth 1.96%**)
- @ Deposits stood at INR 2,32,064 Crores (**YoY Growth 4.59%**)
- @ CASA stood at 25.44%
- @ Advances stood at INR 1,74,963 Crores
- @ Operating Profit for Q1 15-16 is INR 556.31 Crores
- @ Net Profit for Q1 15-16 stands at INR 14.76 Crores
- @ Provision Coverage Ratio stood at 50.79%

IT Organization Structure :

- Developing software in-house, resulted in perfect alignment of Business and IT aspirations, reduced cost, increased agility and the all-important flavor of domain knowledge. Three Data centers have revolutionised the BCP-DR readiness of the Bank. The Data centers are connected to the network nodes situated mostly at our Regional Offices. Apart from network redundancy, this has given us double bandwidth at half the cost, because of competition. The excess band-width has been tapped to introduce Video Conferencing and IP-Video/Audio telephony.
- For effective IT Governance, IT Strategy Committee, a Top level IT Steering Committee have been formed in addition to the existing IT security Committee.

Infrastructure Space:

- Our Bank is one of the first Public sector Banks to establish 3 way DR setup for CBS to ensure Zero data loss. For other critical applications necessary Infrastructure is in place at DR.

Core Banking Solution:

- The Bank is moving to the COTS CBS model which is widely used by all other PSB's in India. M/S HP India Sales Private Ltd., has been selected as System Integrator for CBS Migration Project through an RFP process and Bank has entered into contractual agreement with them for implementation.

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. 11 aggregators with 12000 plus sub merchants and 17 Direct Merchants.

Alternate Delivery Channels :

Internet Banking:

- Bank has home-grown internet Banking suite, with contemporary offerings; Multiple scheduling of payments to Deposit/RTGS/NEFT/ Loan Accounts
- 8.71 lacs registrations on 30.06.2015 with a monthly average transactions of 17.29 lacs.
- OTP facility enabled
- Intra Bank, Inter Bank and Bulk Funds transfers facility.
- Term deposits transactions including special rate deposits
- Tax payments, EB payments of certain states etc.,
- Utility and Bill payments through more than 10 aggregators.
- Can effect PPF remittances
- Students of certain universities pay their college fees.
- Credit Card Dues and view their last three month's statements.
- Seed their AADHAAR Number with their Bank accounts.
- Register their PAN number through our Internet Banking.
- Bilingual (English and Hindi) of Internet Banking Site implemented.
- Missed Call from Registered Mobile to 044-4222 0004 for knowing the balance of their account.
- E-PAYMENT of major state VAT has been made online.

Electronic Transactions:

- As on 30.06.2015, electronic transactions vs paper based transactions is at the ratio 69.40: 30.60.

Mobile Banking:

- New Mobile banking Solution has been enabled catering to various services. Mobile Banking solution provides second factor authentication through OTP (One Time Pin) and transactions can be done through Smart phone application and USSD. IMPS services for instant funds transfer is available. Balance Enquiry/Mini Statement/Funds Transfer through IMPS-MMID/Know Your MMID/Change MPIN through USSD & Android Application. We have 49670 registrations as on 30.06.2015.

RTGS and NEFT Operations:

- One among the top 10 Banks in terms of NEFT volume and transaction amount.
- Bulk NEFT payments pertaining to corporate salary payments, pension payments, Dividend payments and all government subsidies etc.,
- All ROs make payments through RTGS/NEFT facility to vendors/suppliers.
- Customer facilitation centre (CFC) for RTGS/NEFT IS also functioning under RTGS/NEFT CELL.

ATM

- As on 30.06.2015, 3675 ATMs are spread across the country, of which 43 are at Railway stations. Member of NPCI and VISA consortiums.
- 1444 cash dispensers under MOF and Capex Model out of the 3675 ATMs.

Debit Cards

- 98.20 lacs with a growth of 6.46 lacs during the quarter.
- RuPay cards of NPCI - 34 lacs cards under PMJDY Scheme .
- Completed testing of MasterCard and are ready for Issuance.

Credit Cards

- 51,060 credit as at the end of June 2015.
- We have moved Staff Credit Card to Credit Card Web Based Module and is under pilot run.
- IOBonline is effectively used by the department for recovery of over dues through branches.

CTS – Implementation

- 860 branches covering 53 regions. - average number of instruments of handled by CBOs at Delhi, Mumbai and Chennai is 80000.

GENNEXT:

- Branch to cater to the needs of techsavvy younger generation of customers has been opened in Chennai, Bangalore and Manipal.

Aadhaar :

- Linking of Aadhaar numbers to account number through Branch channel as well as through Internet Banking is in operation.

Financial Inclusion Project:

- Financial inclusion application enables funds transfer, deposits and remittances towards advances in real time and it is also BC-interoperable enabling any customer to transact through any Business Correspondent. We have also implemented **e-kyc** as part of customer acquisition project through Business Correspondents.

Public Fund Monitoring System (PFMS) :

- PFMS 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 bank is one of the 5 banks identified to process transactions of e-FMS (electronic Funds Management System) in the state of Tamil Nadu.

MIS ADF :

- As per RBI direction, Central Data Repository has been established and RBI-ADF and Internal MIS (ADF - 203 returns and Internal MIS - 400 reports) generation is online, and fully automated.

Data Warehousing :

- Data relating to 12 years have been ware-housed.

Business Intelligence :

- We have introduced Business Intelligence(BI) Suite, which gives interactive Dash Boards, alerts, analytics etc.

Awards & Accolades

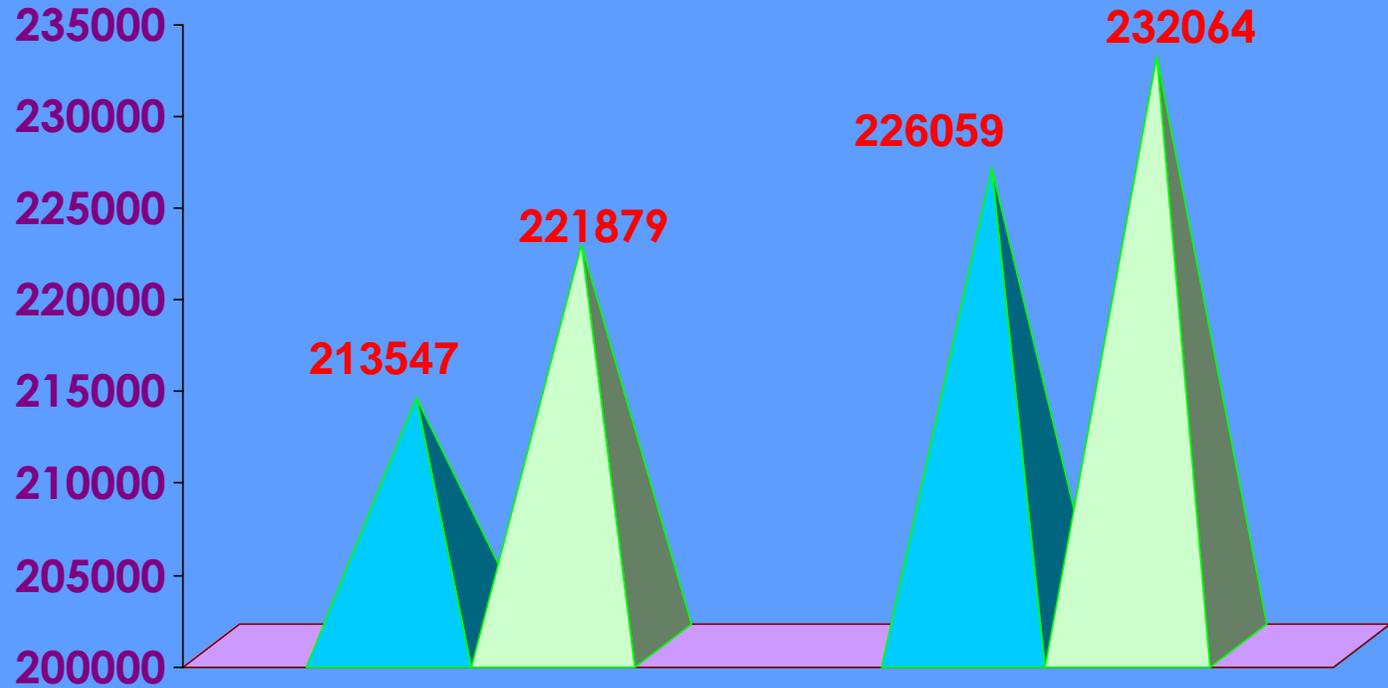
During the current year, our Bank was awarded :

- **Skoch Order Merit Award for ADF / MIS.**
- **IBA award for The Best use of Data.**

Quarter ending

INR Crs

Key Performance indicators	Jun 14	Sep 14	Dec 14	Mar 15	Jun 15
Business Mix	399189	420739	411355	425090	407027
Deposits	221880	239224	232823	246049	232064
Advances (Gross)	177309	181515	178532	179041	174963
Operating Profit	686	729	726	1180	556
Net Profit	272	-246	-516	35	15
NIM (%)	2.24	2.07	2.05	1.87	1.92
Gross NPA	10351	13334	14501	14922	16451
Net NPA	6644	9109	9511	9813	10640
Return on Assets (%)	0.39	-ve	-ve	0.05	0.02
Return on Equity (%)	8.24	-ve	-ve	1.09	0.47
Book Value (INR)	107.86	105.66	101.65	100.75	100.90

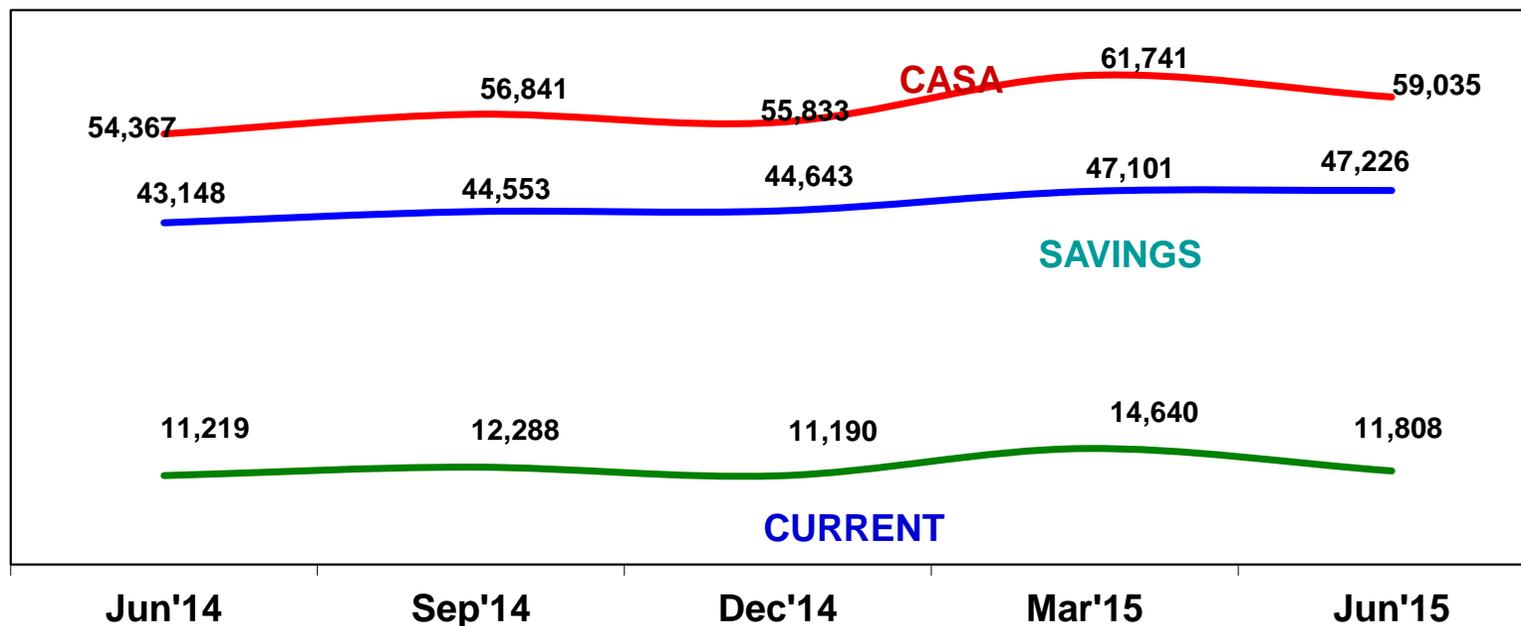


Particulars	30.06.2014	30.06.2015
Domestic	2,13,547	2,26,059
YoY Growth %	12.79	5.86
GLOBAL	2,21,880	2,32,064
YoY Growth %	13.08	4.59

Deposits - CASA



INR Crs



Current Deposits

❖ Y-o-Y Growth:5.25%

Savings Bank

❖ Y-o-Y Growth:9.45%

CASA

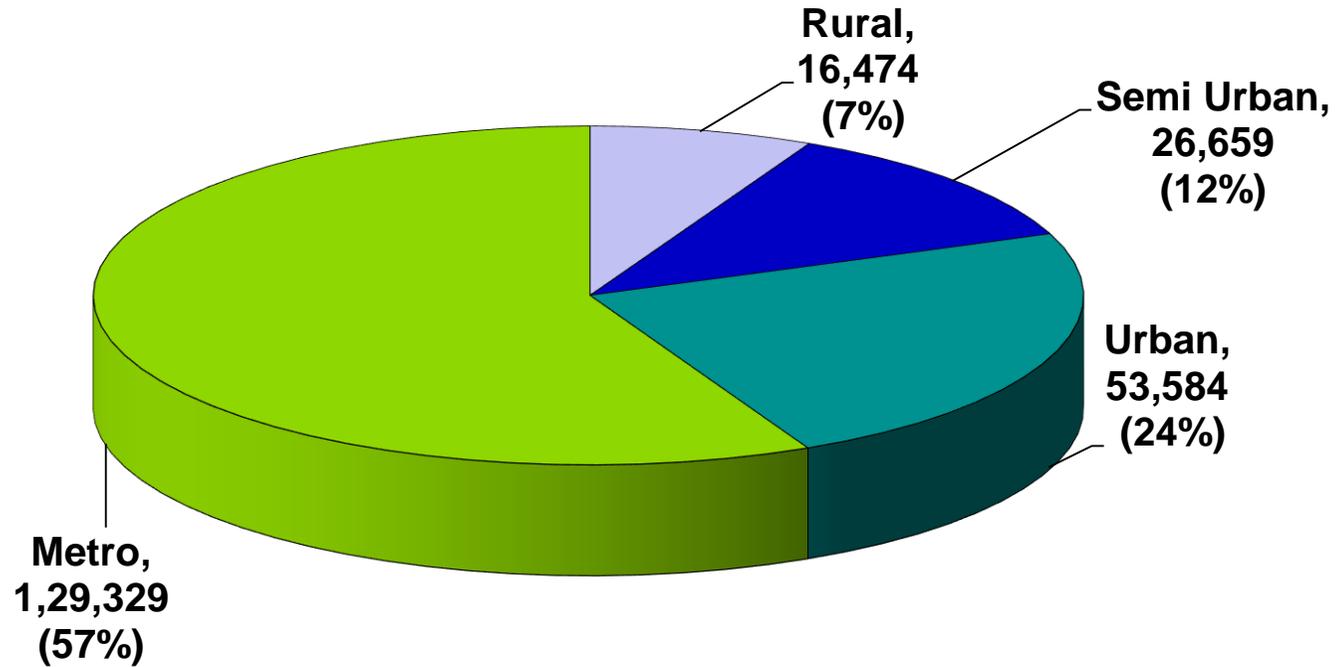
❖ Y-o-Y Growth:8.59%

Share of CASA to Aggregate Deposits

Jun'14: 24.50%

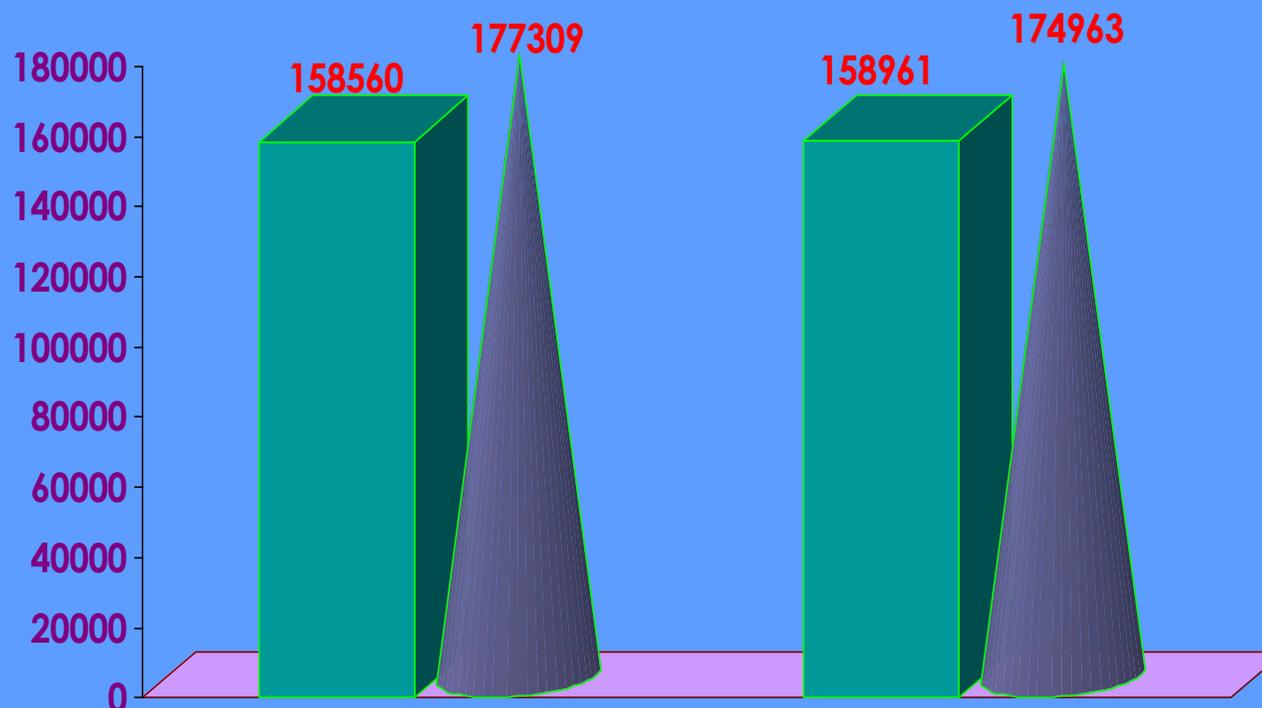
Jun'15 :25.44%

June 2015 INR Crs



Gross Advances

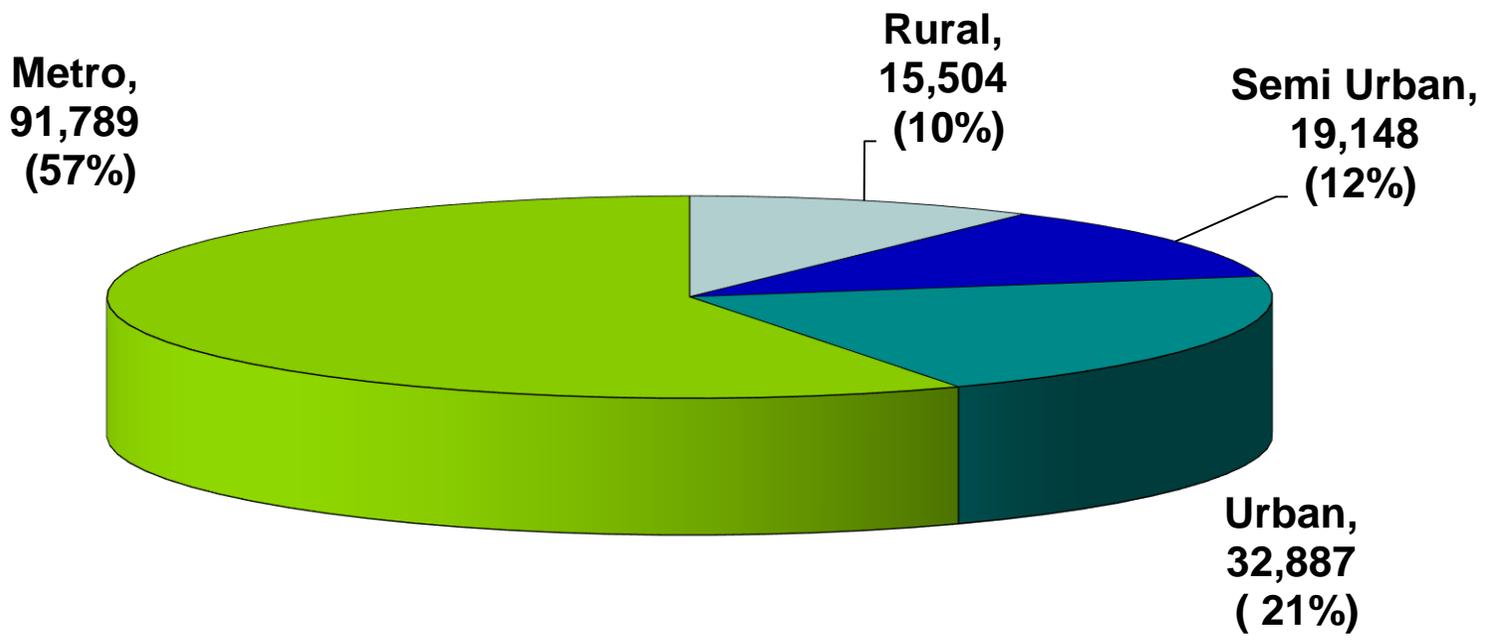
INR Crs



Particulars	30.06.2014	30.06.2015
Domestic	1,58,560	1,58,961
YoY Growth %	9.48	0.25
GLOBAL	1,77,309	1,74,963
YoY Growth %	6.25	-1.32

Domestic Advances-Category Wise

June 2015 INR Crs



Key Sectors (Domestic Credits)

INR Crs

Sector	Jun 14	Mar 15	Jun 15
Agriculture	27,071	29,236	30,370
SME	24,277	26,161	27,883
of Which Micro	10,589	11,958	11,913
Retail Credit	17,096	17,531	18,766

Retail Credit (Breakup)

INR Crs

Sector	Jun 14	Mar 15	Jun 15
Retail Credit	17,096	17,531	18,766
of Which			
- Housing Loans	6,304	6,821	7,094
- Misc. CC	1,247	1,433	1,403
- Pushpaka - Vehicle Loan	1,150	1,337	1,381
- Educational Loan	3,679	3,958	4,082
- Others	1,186	1,307	1,299
- Jewel Loan to Others	3,530	2,675	3,507

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 14	Mar 15	Jun 15
CAPITAL MARKET	684	533	532
REAL ESTATE	22,460	23,361	23,256
of Which			
HOUSING LOAN*	8,757	9,449	9,782
COMMERCIAL REAL ESTATE	8,773	8,348	8,104
OTHERS (DIRECT & INDIRECT)	4,930	5,564	5,370

* Includes Non-Priority Housing Loans

Overseas Advances - Breakup

INR Crs

Sector	Jun 14	Mar 15	Jun 15
Trade	7,201	5,568	5,866
Manufacturing	6,844	6,639	6,261
Real Estate	293	265	268
Buyers Credit	1,431	1,444	1,686
Others	2,980	1,528	1,920
Total	18,749	15,444	16,001



Sector	31.03.2015 Accounts	31.03.2015 Amount	31.03.2015 %	30.06.2015 Accounts	30.06.2015 Amount	30.06.2015 %
Chemical & Pharma	7	343.23	1.72	8	334.70	1.62
Sugar	4	189.34	0.95	4	183.85	0.89
Textile	13	740.43	3.71	14	644.15	3.12
Iron & Steel	40	3225.64	16.18	42	3424.40	16.61
Auto & Ancillary	3	309.32	1.55	3	335.15	1.63
Paper	5	287.98	1.44	5	245.96	1.19
Food Processing	6	444.09	2.23	6	588.27	2.85
Engineering	6	777.68	3.90	9	1293.53	6.28
Telecom	4	429.03	2.15	3	176.12	0.85
Metal Processing	5	587.39	2.95	7	467.71	2.27
Power	5	1993.47	10.00	9	3051.63	14.80
Airways	1	712.78	3.57	1	1100.37	5.34
Electronic & Software	1	25.71	0.13	1	25.71	0.12
Cement	2	338.29	1.70	4	409.20	1.99
Logistics	1	7.20	0.04	1	6.86	0.03
Other Industries	32	2696.55	13.52	21	1108.07	5.38
Sub Total	135	13108.13	65.74	138	13395.68	64.97

Sector	31.03.2015 Accounts	31.03.2015 Amount	31.03.2015 %	30.06.2015 Accounts	30.06.2015 Amount	30.06.2015 %
Sub Total	135	13108.13	65.74	138	13395.68	64.97
SME	166	966.08	4.85	154	1047.21	5.08
Micro Finance	0	0.00	0.00	0	0.00	0.00
Infrastructure	32	5265.91	26.41	34	5561.52	26.98
Comm. Real Estate(CRE)	5	76.87	0.39	4	58.68	0.28
Trade	13	46.50	0.23	14	59.72	0.29
Agriculture	68	280.12	1.40	67	314.45	1.53
HL/EDU/Others	36	52.10	0.26	40	57.77	0.28
Real Estate (Other than CRE)	2	105.99	0.53	2	96.33	0.47
Ceramic, Granite, Marble	20	23.56	0.12	19	22.41	0.11
Gem & Jewels	1	12.67	0.06	0	0.00	0.00
GRAND TOTAL	478	19937.93	100	472	20613.77	100

Asset Classification wise details of Restructured Accounts Outstanding

Asset Classification	No. of Accounts (31.03.2015)	Amount (INR Crs) (31.03.2015)	% to Total	No. of Accounts (30.06.2015)	Amount (INR Crs) (30.06.2015)	% to Total
Standard Assets	260	16075	81	240	16669	80
Sub-Standard Assets	79	1853	9	83	1982	10
Doubtful Assets	139	2010	10	149	1962	10
Total	478	19938	100	472	20613	100

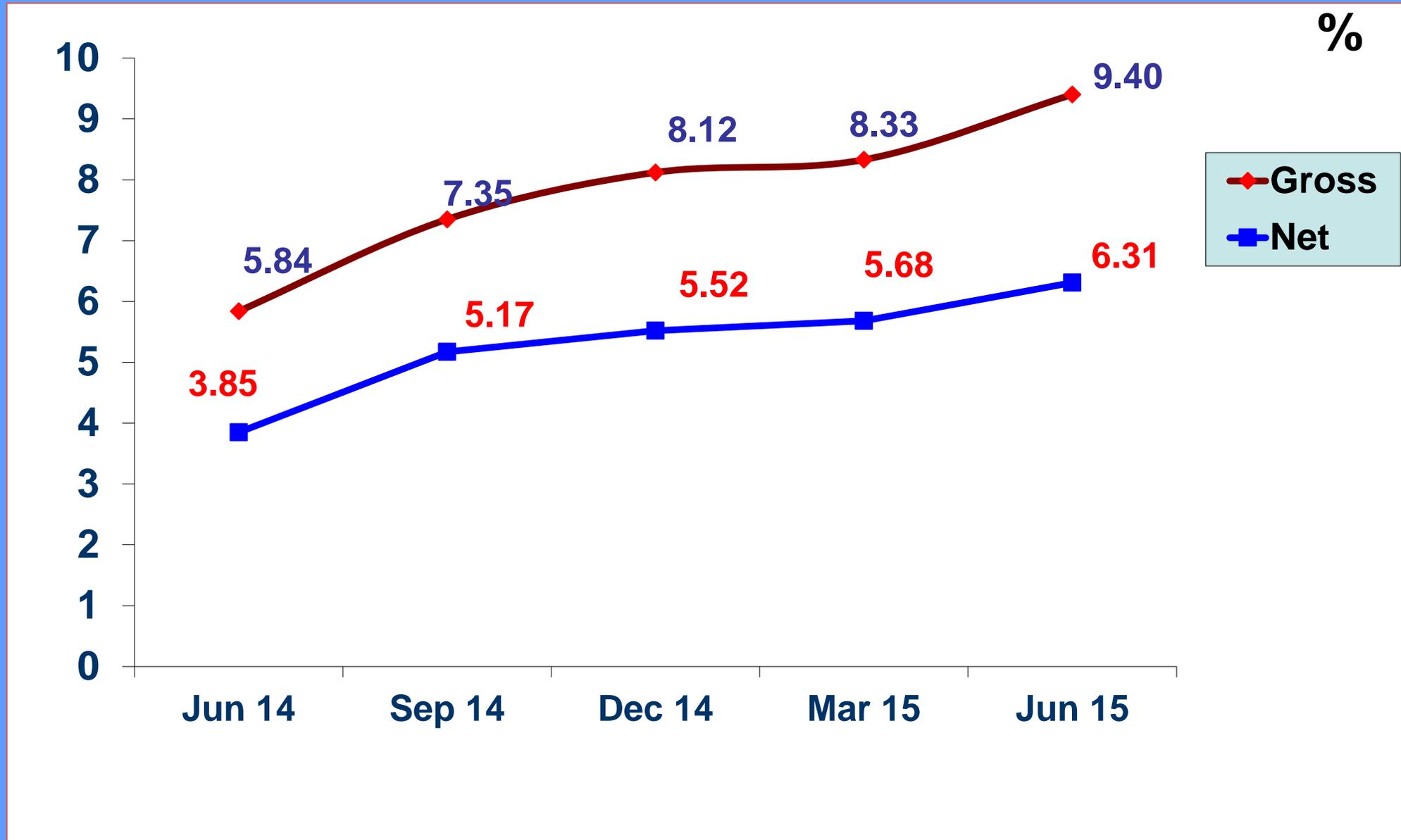
RESTRUCTURED Accounts slipped - (INR 1 Crore & above)-Domestic

	Jun 14	Sep 14	Dec 14	Mar 15	Jun 15
No. of A/Cs Slipped during the quarter	17	12	8	17	28
Amount in INR Crs	590	987	451	1766	228

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

INR Cr

	Domestic			Foreign	Global
	> 1 crore	< 1 crore	Total		
As on 31.03.2015 O/S	19890.75	47.19	19937.93	545.61	20483.54
Additions during Q1 of 2015-16	556.64	0	556.64	0	556.64
Less: Recovery/Slippage during Q1 of 2015-16	-121.06	1.88	-119.18	0	-119.18
As on 30.06.2015 O/S	20568.45	45.31	20613.75	558.89	21159.36



Particulars	Jun 14	Sep 14	Dec 14	Mar 15	Jun 15
OPENING GROSS NPA	9020	10351	13334	14501	14922
ADD Slippages	2649	4524	2269	2575	2489
LESS					
Cash Recovery	266	337	360	595	193
Upgradation	142	464	251	569	224
Write Off	322	292	491	915	321
Sale to ARC	589	448	0	74	221
Total Reduction in NPA	1318	1541	1102	2153	960
Total Nettable Credits	3707	4225	4990	5109	5811
of Which NPA Provision	3687	4205	4970	5088	5138
Other Credits	20	20	20	21	20
CLOSING GROSS NPA	10351	13334	14501	14923	16451
Net NPA	6644	9109	9511	9814	10640
Gross NPA Ratio %	5.84	7.35	8.12	8.33	9.40
Net NPA Ratio %	3.85	5.17	5.52	5.68	6.31
Provision Coverage Ratio %	52.85	48.74	50.03	50.92	50.79
NPA of Overseas Branches (Included in Gross NPA above)	1570	1826	1820	1769	1813

**Sector Wise Break Up of NPAs
as of 30.06.2015 (Domestic)**

INR Cr

Category	NPA as of 30.06.2015	% to Total Domestic NPA
Agriculture	1643.78	11.23
Industry	9122.31	62.32
Services	3019.16	20.63
Personal	852.86	5.82
Total	14638.11	100
of Which		
Commercial Real Estate	290.33	1.98

Industry	NPA as of 30.06.2015	Outstanding as of 30.06.2015	% of NPA to the respective outstanding	% to the total Domestic NPA
Iron and Steel	1422.37	11801.82	12.05	9.72
Cotton Textiles/Other Textiles	1312.54	7167.91	18.31	8.97
Other Metal & Metal Products	397.86	2378.14	16.73	2.72
Chemical, Dyes, Paints etc.	323.98	2611.78	12.40	2.21
Infrastructure	1258.80	28664.65	4.39	8.60
Paper & Paper Products	365.43	1869.96	19.54	2.50
Construction	72.34	1005.17	7.20	0.49
Sugar	291.17	1186.48	24.54	1.99
Gems and Jewellery	274.35	913.74	30.02	1.87
Food Processing	1228.21	3081.70	39.85	8.39
All other Industries	2175.26	16734.39	13.00	14.86
Sub Total	9122.31	77415.74	11.78	62.32
Others	5515.80	81545.25	6.76	37.68
Total Domestic NPA	14638.11	158960.99	9.21	100.00

INR Cr.

Category	Amount
Services (Other than Commercial Real Estate)	344.83
Agriculture	306.57
Personal	132.62
Commercial Real Estate	83.36
Sub Total	867.38
Industry Breakup	
Rubber & Rubber Products	13.64
All Engineering / All Other Industries	134.05
Paper	47.76
Other Metals	171.99
Food Processing (Other than Sugar, Vegetable Oil, Vanaspathi and Tea)	51.40
Steel	306.90
Textile	86.19
Chemicals, Dye, Drugs & Pharma	128.18
Other Industry	537.15
Gem and Jewellery	80.76
Sub Total (Industry)	1558.02
Total Domestic	2425.40
Overseas	63.10
Total Global	2488.50

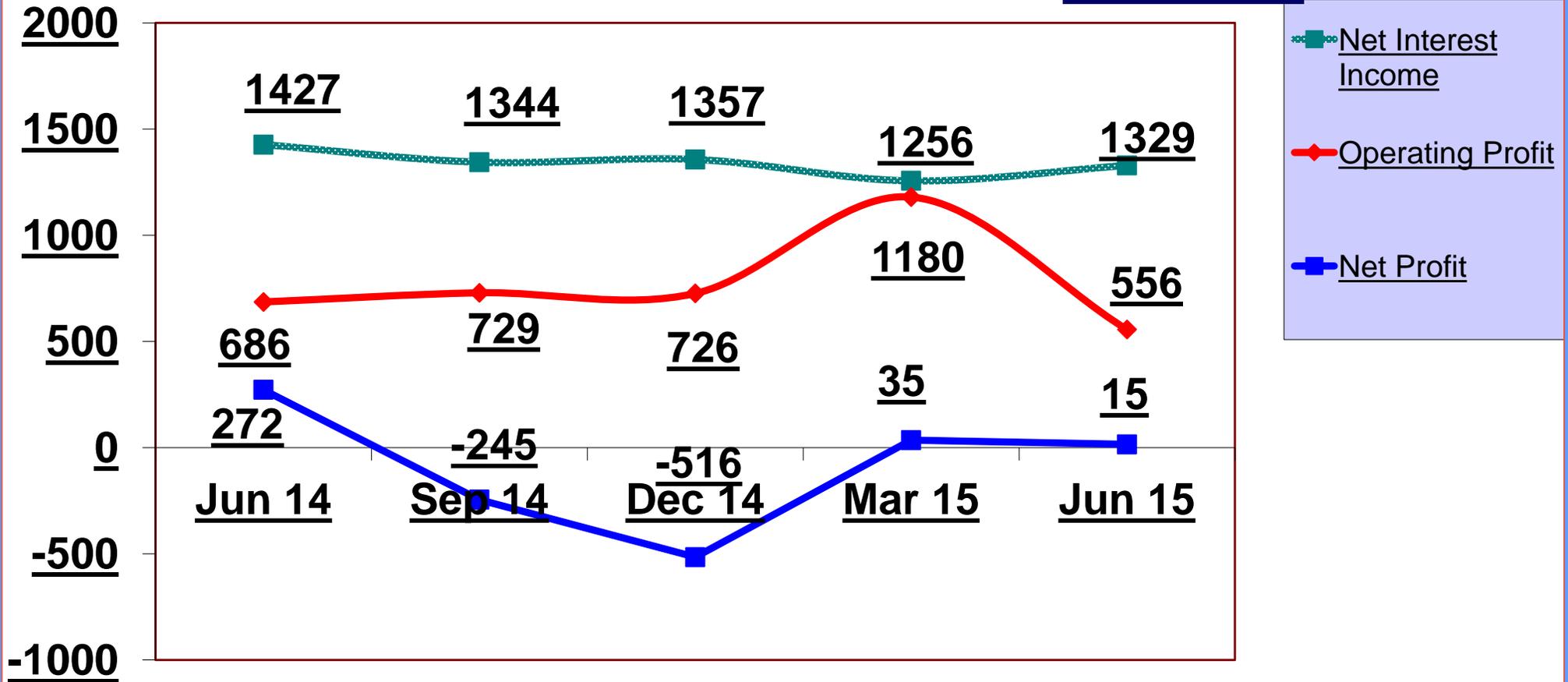
INR Crs

Sector	Jun 14	Mar 15	Jun 15
Trade	854.50	1,076.91	950.73
Manufacturing	335.74	476.22	564.25
Real Estate	67.82	69.93	89.75
Others	312.01	145.96	208.36
Total	1,570.07	1,769.02	1,813.09



Profitability (Quarter Sequential)

INR Crs



INR Crs

Quarter Ending

Particulars	Jun 14	Sep 14	Dec 14	Mar 15	Jun 15
Interest Earned	6,007	5,962	6,059	5,909	6,137
Interest Expended	4,580	4,618	4,702	4,653	4,808
Net Interest Income	1,427	1,344	1,357	1,256	1,329
Non Interest Income	278	478	588	794	535
Total Operating Income	1,705	1,822	1,945	2,050	1,864
Operating Expenses	1,018	1,093	1,219	869	1,308
Operating Profit	686	729	726	1,180	556
Total Provision	415	975	1,242	1,145	542
Net Profit	272	-246	-516	35	15

INR Crs

Particulars	Q1 14-15	Q1 15-16	Variance %
TOTAL INCOME	6284.68	6672.11	6.16
Interest Earned	6007.04	6137.27	2.17
Other Income	277.64	534.84	92.64
TOTAL EXPENDITURE (Excl. Provisions and Contingencies)	5598.27	6115.8	9.24
Interest Expended	4580.16	4808.25	4.98
Operating Expenses	1018.11	1307.55	28.43
1) Payments to and Provisions for Employees	684.34	947.39	38.44
2) Other Operating Expenses	333.77	360.16	7.91
OPERATING PROFIT (Profit before Provisions and Contingencies)	686.41	556.31	-18.95
Total Provisions and Contingences	414.69	541.55	30.59
of Which			
Provision for NPAs	524.33	974.64	85.88
Provision for Taxes	115.42	-122.02	-205.72
Others	-225.06	-311.07	38.22
NET PROFIT	271.72	14.76	-94.57

INR Crs

Particulars	Q1 14-15	Q1 15-16	Variance %
OPERATING PROFIT			
Global	686.41	556.31	-18.95
Domestic	556.10	459.69	-17.34
Overseas	130.31	96.62	-25.85
PROVISIONS			
Global	414.69	541.55	30.59
Domestic	361.60	469.47	29.83
Overseas	53.09	72.08	35.77
NET PROFIT/LOSS			
Global	271.72	14.76	-94.57
Domestic	194.50	-9.78	-105.03
Overseas	77.22	24.54	-68.22

Quarter Ending

INR Crs

Particulars	Jun 14	Sep 14	Dec 14	Mar 15	Jun 15
TOTAL INTEREST INCOME	6,007	5,962	6,059	5,910	6,137
of which					
Int Income from Advances	4,565	4,504	4,533	4,345	4,388
Int Income from Investments	1,291	1,324	1,398	1,457	1,641
Other Interest Income	151	134	128	108	108
TOTAL INTEREST EXPENDED	4,580	4,618	4,702	4,654	4,808
of Which	-	-	-	-	-
Int Expended on Deposits	4,225	4,301	4,410	4,309	4,444
Int Expended on Borrowings	206	169	292	344	364
Other Int. Expenses	-0.35	148	149	0.38	1
NET INTEREST INCOME	1,427	1,344	1,357	1,256	1,329
NET INTEREST MARGIN	2.24%	1.92%	2.05%	1.87%	1.92%
(on Avg. Earning Assests)					
Domestic	2.26%	2.09%	2.09%	1.85%	1.92%
Overseas	2.04%	1.91%	1.67%	2.03%	1.97%

PROFIT - NET INTEREST INCOME

INR Crs

Particulars	Q1 14-15	Q1 15-16	Variance %
TOTAL INTEREST INCOME	6007.04	6137.27	2.17
of which			
Int Income from Advances	4564.61	4388.18	-3.87
Int Income from Investments	1290.98	1640.97	27.11
Other Interest Income	151.45	108.12	-28.61
TOTAL INTEREST EXPENDED	4580.16	4808.25	4.98
of Which			
Int Expended on Deposits	4225.14	4444.05	5.18
Int Expended on Borrowings	355.37	364.19	2.48
Other Int. Expenses			
NET INTEREST INCOME	1426.88	1329.02	-6.86
NET INTEREST MARGIN	2.24%	1.92%	
(on Avg. Earning Assests)			
Domestic	2.26%	1.92%	
Overseas	2.04%	1.97%	



INR Crs

Quarter Ending

Particulars	Jun 14	Sep 14	Dec 14	Mar 15	Jun 15
Total Non Interest Income	278	478	588	794	535
of which					
Exchange / Commission	236	243	228	295	255
Profit on Sale of Investments	90	46	126	274	80
Profit on Revaln. Of Investments	-253	0	0	0	-2
Other Non Interest Income	117	134	141	120	202

INR Crs

Particulars	Q1 14-15	Q1 15-16	Variance %
Total Non Interest Income	277.64	534.84	92.64
of which			
Exchange / Commission	236.41	254.66	7.72
Profit on Sale of Investments	89.89	79.64	-ve
Profit on Revaln. Of Investments	-253.48	-1.54	-ve
Recovery in Writtern off Accounts	88.07	90.17	2.38
Other Non Interest Income	116.75	110.80	-ve

NET PROFIT (Quarterly Comparison)

INR Crs

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank



Quarter Ending

Particulars	Jun 14	Sep 14	Dec 14	Mar 15	Jun 15
OPERATING PROFIT	686.41	729.44	726.32	1180.17	556.31
Total Provision	414.69	974.95	1242.35	1144.67	541.55
of Which					
NPA	524.33	845.08	1156.97	1002.92	974.64
Provision for Unhedged FC Exposure	29.35	-13.50	3.69	0.00	0.00
Standard Advances	15.67	-88.82	-81.62	98.68	17.04
Depreciation on Investments	-505.93	102.12	-11.71	-145.35	123.44
Staff Welfare Fund	4.50	4.50	4.50	4.50	0.00
Deferred Tax Liability	0.00	0.00	0.00	-614.48	0.00
Income Tax	115.42	82.58	59.31	922.93	-122.02
Wealth Tax	0.00	0.00	0.00	0.00	0.00
Contingencies	0.55	1.62	0.40	1.04	1.20
Other General Provisions	0.00	0.00	0.00	0.00	0.00
Non Performing Investments	3.85	10.62	16.60	0.41	3.19
Diminution of Securities	0.00	0.00	0.00	0.00	0.00
Restructured Accounts	226.13	32.82	94.79	-126.58	-456.58
Other Assests	0.00	0.78	0.17	0.31	0.57
Country-wise Risk	0.83	-2.86	-0.75	0.30	0.06
NET PROFIT	271.72	-245.51	-516.03	35.50	14.76

Cost & Yield Ratios (Quarterly Comparison)

Particulars	Jun 14	Sep 14	Dec 14	Mar 15	Jun 15
Avg. Cost of Deposits (%)	7.69	7.69	7.60	7.50	7.45
Avg. Yield on Advances (%)	10.14	9.98	9.97	9.60	9.76
Avg. Yield on Investments (%)	7.23	7.30	7.24	7.04	7.16
Avg. Cost of Funds (%)	7.60	7.59	7.51	7.40	7.36
Avg. Yield on Funds (%)	9.44	9.21	9.16	8.80	8.87
Net Interest Margin (%)	2.24%	2.07%	2.05%	1.87%	1.92%

Particulars	Jun 14	Sep 14	Dec 14	Mar 15	Mar 15 (Annual)	Jun 15
Cost to Income Ratio (%)	59.73	59.99	62.66	42.43	55.83	70.15
Return on Assets (%)	0.39	-ve	-ve	0.05	-ve	0.02
Return on Equity (%)	8.24	-ve	-ve	1.09	-ve	0.47
Earning per Share (INR)	8.80	-ve	-ve	1.15	1.15	0.48
Book Value per Share (INR)	107.86	105.66	101.65	100.75	100.75	100.90

INR Crs

	31.03.2015				30.06.2015			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
SLR Investments	12127.68	53436.39	301.05	65865.12	25940	53508.44	122.16	79570.60
Of which								
Government. Securities	12127.66	53433.28	301.05	65861.99	25939.98	53505.33	122.16	79567.47
Other Approved Securities	0.020	3.11	0	3.13	0.02	3.11	0	3.13
M Duration (for SLR)				6.04				5.93
Non SLR Investments	10084.10	299.92	11.31	10395.33	8259.88	289.49	8.17	8557.53
M Duration (Non SLR)				3.73				5.02
M Duration (Entire Portfolio)				5.85				5.88
Total	22211.78	53736.31	312.36	76260.44	34199.88	53797.92	130.33	88128.13

INR Crs

Type of Investment	Book Value (Gross)	Total Provision
G - Sec	2,606.55	0.14
Bonds - Others	9.52	-
MTN,FCCB	894.29	58.86
Shares	0.09	-
Joint Venture - Malaysia	199.58	-
Total	3,710.03	59.00

CAPITAL ADEQUACY

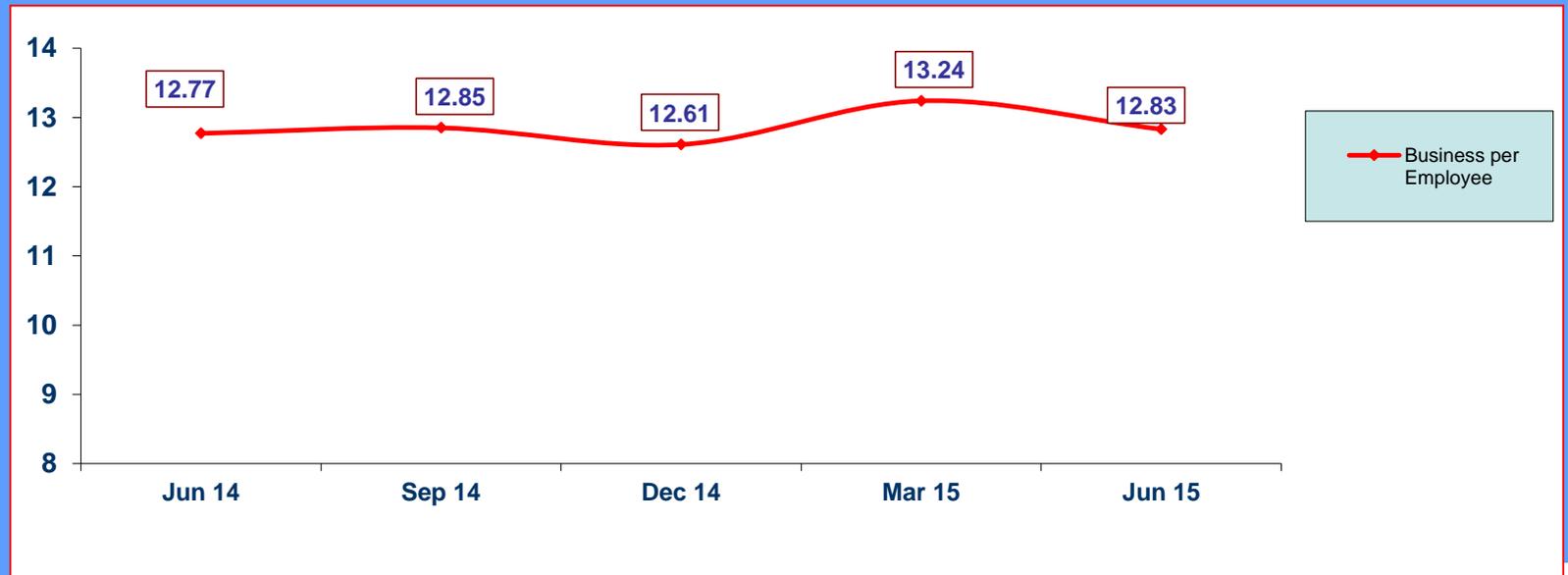
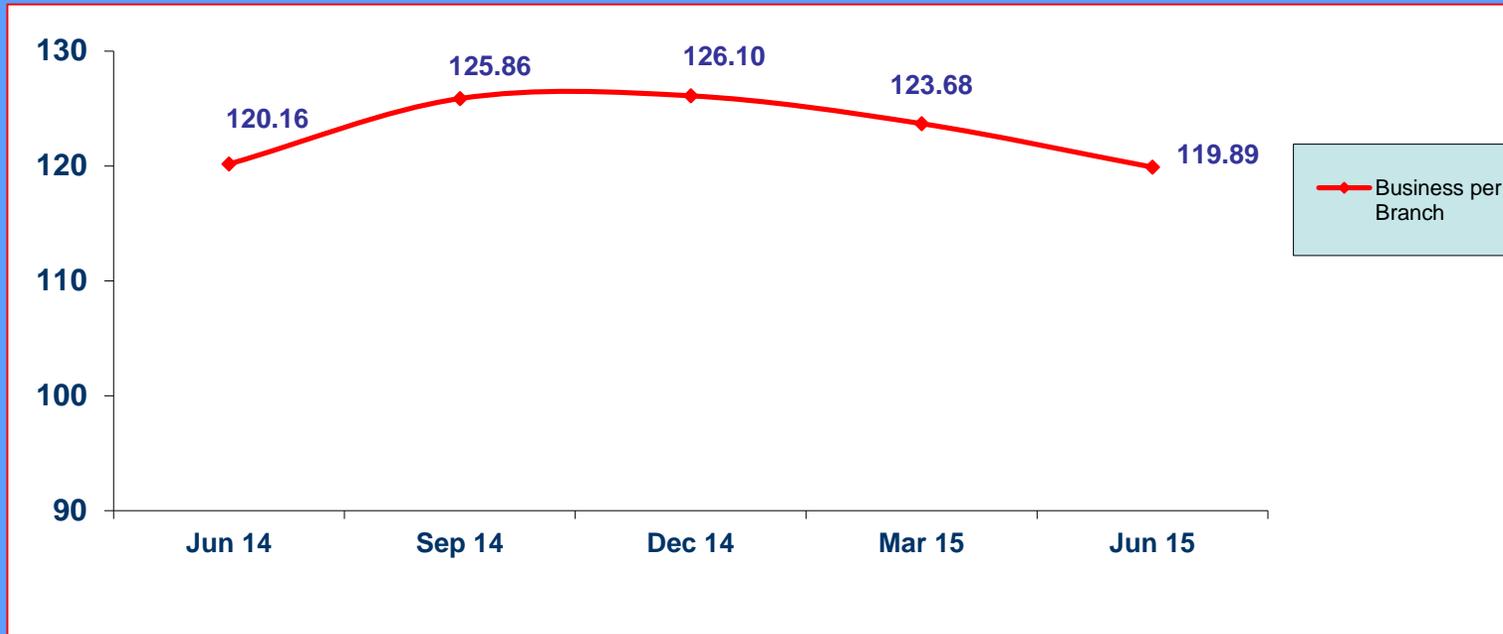
INR Crs

Particulars	Jun 14	Sep 14	Dec 14	Mar 15	Jun 15
Tier I Capital					
BASEL II					
BASEL III	13,910.48	13,910.88	13,915.87	14,184.66	14,193.83
Tier II Capital					
BASEL II					
BASEL III	6,026.92	5,708.60	5,596.26	5,459.57	5,416.93
Total Capital					
BASEL II					
BASEL III	19,937.40	19,619.48	19,512.13	19,644.23	19,610.77
Common Equity Tier I	13,361.48	13,361.88	13,366.87	12,733.66	12,742.83
Total Net Assets (Terminal)	2,76,240.20	2,80,908.77	2,76,948.97	2,85,636.98	2,87,524.74
Risk Weighted Assets					
BASEL II			1,90,218.10		
BASEL III	1,87,945.44	1,90,589.50	1,92,266.93	1,94,334.01	2,01,168.88
CRAR - TIER I (%)					
BASEL II			7.39		
BASEL III	7.40	7.30	7.24	7.30	7.06
CRAR - TIER II (%)					
BASEL II			2.85		
BASEL III	3.21	3.00	2.91	2.81	2.69
CRAR (%)					
BASEL II			10.24		
BASEL III	10.61	10.30	10.15	10.11	9.75
CET I	7.11	7.01	6.95	6.55	6.33



PRODUCTIVITY

INR Crs



- ◆ **Basic Savings Bank Deposit Accounts(BSBDA):** As per the guidelines issued by Reserve Bank of India, our branches are opening BSBD Accounts to bring the excluded segment of population into banking fold. General Purpose Credit Cards(GCC),Kissan Credit cards(KCC) and Temporary Over Draft(TOD) against BSBD Accounts are granted to meet their credit requirements.
- ◆ **Smart Card Banking:** To extend banking service to the villages and provide banking outlet in un-banked centers, our Bank has introduced 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:

Particulars	30.06.2014 (Nos.)	31.03.2015 (Nos.)	30.06.2015 (Nos.)
No Frills SB Accounts Opened	59,60,808	90,29,868	92,63,860
General Purpose Credit Cards Granted	4,43,359	4,37,657	5,65,482
Branches Under Smart Card Banking	885	1,088	1,103
Villages Covered Under Smart Card Banking	3,882	4,251	4,285
Business Correspondents Engaged	2,487	2,601	2,861
Bio Metric Smart Card Issued	11,92,263	16,73,126	18,19,309
Smart Card Banking Coverage - Regions	56	56	56
Smart Card Banking Coverage - State/Union Territory	21/2	21/2	21/2

IOB-Sampoorna Project – A Total Village Development Project

- IOB Sampoorna is an innovative rural development project aimed at Total Village Development. IOB-Sampoorna is a unique Project encompassing several livelihood initiatives in the villages to ensure all-inclusive growth of rural population.
- It comprises of credit and non-credit components such as Financial Inclusion, I.T. Enabled banking operations with Bio-metric Smart Cards under Business Correspondent model, Tree Planting and Social Forestry, Cleaning Water Bodies, Health Care, Skill Training for youth in computer, Rural Business Process Outsourcing, Promotion of non-conventional energy and Rural Tourism.

Thank You

