



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

Good People to Grow With

Touching Hearts Spreading Smiles

since 1937

Presentation to Analysts

December 2015

(in INR)



Continuing Tradition of Quiet & Dignified Service to the Society

Good People to Grow With

INDEX

Particulars	Page No.	Particulars	Page No.
Mile Stones	4-5	Restructured Accounts	19-20
Consolidated Change in Shareholding Pattern	6	NPA Details	24-26
Foreign Branches	7	Profitability	27-29
Joint Ventures	8	Profitability - Details of Income	30-32
Highlights	9	Net Profit	33
I.T. Initiatives	10-11	Ratios - Cost & Yield Ratios & NIM	34
Major Business Parameters	12	Investments - Domestic & Foreign	35-36
Deposits, CASA, Domestic Deposits - category wise	13-15	Capital Adequacy	37
Advances	16-17	Financial Inclusion	38

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

Milestones - IOB Young at 78 Years

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 31.12.2015 Total Deposit INR 2,30,670 cr.; Total Advances INR 1,79,349 cr. Total Business Mix is at INR 4,10,019 cr. No. of Branches – 3403
	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 31.12.2015

CATEGORY	NO. OF HOLDERS	TOTAL SHARES	% TO EQUITY
Promoter	1	1397328445	81.19
Resident	246171	109592516	6.37
FI	22	175753753	10.21
Insurance Companies	4	4681678	0.27
FII	37	13174858	0.77
NRI	2614	5097945	0.30
Corporate Body	1459	10590397	0.62
Corporate Body – OCB	1	48000	0.00
Clearing Member	132	492956	0.03
Mutual Funds	3	135228	0.01
Trusts	15	426401	0.02
Bank	12	1466565	0.09
Foreign Portfolio Investor	11	2177170	0.12
TOTAL	250482	1720965912	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%
2014-15	-	-



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	100	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 2.00 crore in the current financial year up to 31.12.2015 compared to INR 2.36 crore up to 31.12.2014 from Health Care Policies.

During the current year up to 31.12.2015, the Bank earned commission from Non Life Sompo (Asset) Insurance INR 6.47 crore compared to INR 6.33 crore up to 31.12.2014.

- @ Business stood at INR 4,10,019 Crores
- @ Deposits stood at INR 2,30,670 Crores
- @ CASA stood at 26.32%
- @ Advances stood at INR 1,79,349 Crores
- @ Operating Profit for Q3 is INR 625 Crores
- @ Net Loss for Q3 stood at INR 1,425 Crores
- @ Provision Coverage Ratio stood at 50.36 %

- **IT Organization Structure:** The Bank has a robust infrastructure architecture, resulting in perfect alignment of Business and IT aspirations. Three way Data centers have revolutionalised the BCP-DR readiness of the Bank.
- **Core Banking Solution:** The major change happening is the migration of our Home grown Crown-CBS solutions to the outsourced Finacle software. As at the end of Dec.2015, 1628 Branches have been migrated to the new Finacle platform. Finacle End User Training is being conducted at Staff Training College, Chennai and at 12 Staff Training Centres across the country. 9842 staff members have been trained so far.
- **Internet Banking :** Bank has home-grown internet Banking suite, with contemporary offerings; Multiple scheduling of payments etc have been enabled. Tamilnadu Chief Minister Relief Fund donations are collected online through IOB as well as Other Bank Internet banking and through VISA Cards
- **Payment Gateway :**Payment Gateway for payment of utility bills have been implemented. Many religious institutions and educational institutions have been brought under payment gateway for E-payment.
- **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. Recently IMPS – M2P (Merchant to Person) has been introduced. This enhances the E-presence across all merchant websites using IMPS.
- **mPassBook :** This electronic application of a physical passbook for savings bank is enabled. This facility empowers users to view their SB transaction on their smart phones.

- **E-Corridors:** Bank to open E-Corridors which will provide ATM, Self Pass-Book Printing Kiosks, Bulk Note Acceptor(BNA) and Internet-Banking Kiosks. This facilitates the customers to print their passbooks, deposit cash, withdraw cash and use the internet banking facility at one place. 336 Pass Book Printing Kiosks has been installed so far.

- **Financial Inclusion Project:** The following utilities have been enabled through Business Correspondent's Hand Held Device(Micro ATM) in Finacle Branches:
 - 1.Withdrawal;2.Deposits;3.Balance enquiry;4. Funds Transfer5.Mini Statement

 - Ru Pay card On-us Transactions has been enabled in Micro ATM.

- **Business Intelligence :** We have introduced Business Intelligence(BI) Suite, which gives interactive Dash Boards, alerts, analytics etc,. Systems are established to store huge amount of historical data and Data relating to 12 years have been ware-housed.

Major Business Parameters

Quarter ending

INR Crs

Key performance indicators	Dec-14	Mar-15	Jun-15	Sep-15	Dec-15
Business Mix	4,11,355	4,25,090	4,07,027	4,09,543	4,10,019
Deposits	2,32,823	2,46,049	2,32,064	2,33,026	2,30,670
Advances (Gross)	1,78,532	1,79,041	1,74,963	1,76,516	1,79,349
Operating Profit	726	1,180	556	990	625
Net Profit/Loss	-516	35	15	-551	-1425
NIM (%)	2.05	1.87	1.92	2.03	1.93
Gross NPA	14501	14,922	16,451	19,424	22,672
Net NPA	9511	9,813	10,640	12,539	14,174
Return on Assets (%)	-ve	0.05	0.02	-ve	--ve
Return on Equity (%)	-Ve	1.09	0.47	-ve	--ve
Book Value (INR)	101.65	100.75	100.90	96.44	72.61

Deposits & Advances

INR Crs

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank



Particulars	31.12.2015	31.12.2014	31.03.2015
DEPOSITS	2,30,670	2,32,823	2,46,049
Current	12,066	11,190	14,641
Savings	48,643	44,643	47,101
Term Deposit	1,69,961	1,76,990	1,84,307
CASA	60,709	55,833	61,742
CASA RATIO	26.32	23.98	25.09
ADVANCES	1,79,349	1,78,532	1,79,041
BUSINESS MIX	4,10,019	4,11,355	4,25,090
CD RATIO	77.75	76.68	72.77

Particulars	METRO	Urban	Semi Urban	Rural
DEPOSITS	1,26,009	53,260	27,330	17,159
%	56	24	12	8
ADVANCES	89,423	33,530	19,259	17,397
%	56	24	12	8

Key Sectors (Domestic Credits)

INR Crs

Sector	Dec 2014	Mar 2015	Dec 2015
1.Agriculture	27,825	29,236	26,903
2.SME	23,716	26,161	29,228
of which Micro	10,275	11,958	12,086
3.Retail Credit	17,492	17,531	18,495

INR Crs

Sector	Dec 2014	Mar 2015	Dec-15
Retail Credit	17,492	17,531	18,495
Of which			
- Housing Loans	6,625	6,821	8,525
- Misc.CC	1,365	1,433	1,062
- Pushpaka	1,279	1,337	1,504
- Educational Loan	3,920	3,958	4,320
- Others	1,197	1,308	837
Jewel Loan to Others	3,106	2,675	2,248

Jewel Loan to Others portfolio included in Retail Credit from 2nd Half of 2013-14

Advances to Sensitive Sectors - Domestic

(FUND + NON FUND)

INR Crs

Sector	Dec 2014	Mar 2015	Dec-15
CAPITAL MARKET	535	533	1,440
REAL ESTATE	23,263	23,361	24,684
of which			
HOUSING LOAN *	9,129	9,449	10,813
COMMERCIAL REAL ESTATE	8,896	8,348	7,475
OTHERS (DIRECT & INDIRECT)	5,238	5,564	6,396

* Includes Non-Priority Housing Loans

INR Crs

	Dec 2014	Mar 2015	Dec-15
Trade	6,710	5,568	5,637
Manufacturing	6,568	6,639	5,190
Real Estate	278	265	252
Buyers Credit	1,890	1,444	5,721
Others	1,068	1,528	2,034
Total	16,514	15,444	18,834

Sector	31.03.2015 Accounts	31.03.2015 Amount	31.03.2015 %	31.12.2015 Accounts	31.12.2015 Amount	31.12.2015 %
Chemical & Pharma	7	343.23	1.72	7	346.00	1.68
Sugar	4	189.34	0.95	4	177.71	0.86
Textile	13	740.43	3.71	14	726.46	3.52
Iron & Steel	40	3225.64	16.18	43	3570.20	17.31
Auto & Ancillary	3	309.32	1.55	3	376.38	1.82
Paper	5	287.98	1.44	6	283.05	1.37
Food Processing	6	444.09	2.23	6	586.19	2.84
Engineering	6	777.68	3.90	11	1460.35	7.08
Telecom	4	429.03	2.15	3	178.19	0.86
Metal Processing	5	587.39	2.95	7	765.66	3.71
Power	5	1993.47	10.00	15	6922.80	33.56
Airways	1	712.78	3.57	0	0.00	0.00
Electronic & Software	1	25.71	0.13	1	25.64	0.12
Cement	2	338.29	1.70	4	403.28	1.96
Logistics	1	7.2	0.04	1	6.03	0.03
Other industries	32	2696.55	13.52	18	1066.67	5.17
Sub Total	135	13108.13	65.74	143	16894.61	81.90

Sector	31.03.2015 Accounts	31.03.2015 Amount	31.03.2015 %	31.12.2015 Accounts	31.12.2015 Amount	31.12.2015 %
Sub Total	135	13,108.13	65.74	143	16,894.61	81.90
SME	166	966.08	4.85	140	760.17	3.69
Micro Finance	0	0	0.00	3	62.52	0.30
Infrastructure	32	5,265.91	26.41	28	2,356.12	11.42
Comm. Real Estate(CRE)	5	76.87	0.39	4	52.00	0.25
Trade	13	46.50	0.23	10	37.07	0.18
Agriculture	68	280.12	1.40	70	273.35	1.33
HL/EDU/Others	36	52.10	0.26	33	43.85	0.21
Real Estate (other than CRE)	2	105.99	0.53	2	96.33	0.47
Ceramic, Granite, Marble	20	23.56	0.12	3	7.39	0.04
Rubber & Plastic	0	0	0.00	4	44.06	0.21
Gem & Jewels	1	12.67	0.06	0	0.00	0.00
Wood	0	0	0.00	0	0.00	0.00
GRAND TOTAL	478	19,937.93	100.00	440	20,627.47	100.00

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 (31.12.2015)	Amount (INR Crs) (31.12.2015)	% to Total
Standard Assets	260	16075	81	201	13424	65
Sub-Standard Assets	79	1853	9	83	2941	14
Doubtful Assets	139	2010	10	156	4263	21
Total	478	19938	100	440	20628	100

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

	Dec 14	Mar 15	Jun 15	Sep 15	Dec 15
No. of A/cs slipped during the quarter	8	17	28	63	14
Amount in INR Crs	451	1766	228	2,120	1,346

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

INR Cr

	Domestic			Foreign	Global
	> 1 crore	< 1 crore	Total		
As on 30.09.2015 O/S	21789.26	25.33	21814.59	559.23	22373.82
Additions during Q3 of 2015-16	0	0	0	0	0
Less: Repayment in Restructured A/Cs (Completed 2 years in Restructured A/c)	1191.24	-4.11	1187.13	-3.03	1184.09
As on 31.12.2015 O/S	20598.02	29.44	20627.46	562.26	21189.73

NPA SEQUENTIAL MOVEMENT

INR Crs

	Dec 2014	Mar 2015	Jun 2015	Sep 2015	Dec-15
OPENING GROSS NPA	13334	1,4501	14,922	16,451	19,424
ADD Slippages	2269	2,575	2,489	4,761	4,393
LESS					
Cash Recovery	360	595	193	403	379
Upgradation	251	569	224	689	421
Write Off	491	915	321	705	332
Sale to ARC	0	74	221	25	13
Total Reduction in NPA	1,102	2,153	960	1,788	1,145
Total Nettable Credits	4,990	5,109	5,158	5,584	7136
NPA Provision	4,970	5,088	5,138	5,564	7116
Other Credits	20	21	20	20	20
CLOSING GROSS NPA	14,501	14,923	16,451	19,424	22,672
Net NPA	9,511	9,814	10,640	12,539	14,174
Gross NPA Ratio	8.12	8.33	9.40	11.00	12.64
Net NPA Ratio	5.52	5.68	6.31	7.41	8.32
Provision Coverage Ratio	50.03	50.92	50.79	49.98	50.36
NPA of Overseas Branches (included in Gross NPA above)	1,820	1,769	1,813	1,830	2,547

INR Crs

Category	NPA as of 31.12.2015	% to total Domestic NPA
Agriculture	2034.91	10.11
Industry	13420.28	66.68
Services	3970.34	19.73
Personal	699.82	3.48
Total	20125.35	100
Of which		
Commercial Real Estate	348.82	1.73

INR Crs

Sl. No	Industry	NPA as of 31.12.2015	Outstanding under each category as of 31.12.2015	% of NPA to the respective outstanding	% to the total Domestic NPA
1	Cotton Textiles/Other Textiles	1551.73	4146.33	37.42	7.71
2	Iron and Steel	2993	11246.42	26.61	14.87
3	Infrastructure	2841.12	29010.75	9.79	14.12
4	Chemicals,Dyes,Paints etc.	653.30	2613.18	25	3.25
5	Gems and Jewellery	211.88	800.65	26.46	1.05
6	Construction	76.65	946.12	8.10	0.38
7	Other Metal & Metal Products	1305.39	2539.99	51.39	6.49
8	Paper & Paper Products	411.17	1875.64	21.92	2.04
9	Food Processing	1029.12	3724.51	27.63	5.11
10	Sugar	290.52	1158.97	25.07	1.44
	All Other Industries	2056.40	18593.74	11.06	10.22
	Sub Total	13420.28	76656.30	17.51	66.68
	Others	6705.07	83858.81	7.99	33.32
	Total Domestic	20125.35	160515.11	12.54	100.00

Sectoral Slippages During The Quarter Ended 31.12.2015

Category	Amount (In Crs)
Agriculture	274.31
Services (Other than Commercial Real Estate)	385.14
Personal	252.94
Commercial Real Estate	52.43
Sub Total	964.82
Industry	
Other Metals	48.19
Gem and Jewellery	19.50
Food Processing(Other than sugar, Vegetable Oil , Vanaspathi & Tea)	11.51
Textile	64.65
Steel	868.18
Mining	201.16
Chemicals, Dyes, Drugs & Pharma	326.61
Paper	83.56
Rubber and Rubber Products	23.12
All Engineering/All other Industries	45.05
Other Industries	998.03
Sub Total (Industry)	2689.56
Total Slippages – Domestic	3654.38
Overseas	739.52
Total-Global	4393.90

INR Crs

	Dec 2015	Mar 2015	Dec 2014
Trade	1,182.25	1,076.91	1,088.54
Manufacturing	585.10	476.22	496.02
Real Estate	75.78	69.93	70.74
Others	703.91	145.96	164.36
TOTAL	2,547.04	1,769.02	1,819.66

INR Crs

	Quarter Ending				
	Dec 14	Mar 15	Jun 15	Sep 15	Dec 15
Interest Earned	6,059	5,909	6,137	5,996	5,912
Interest Expended	4,702	4,653	4,808	4,598	4,565
Net Interest Income	1,357	1,256	1,329	1,398	1,347
Non Interest Income	588	794	535	774	534
Total Operating Income	1,945	2,050	1,864	2,172	1,881
Operating Expenses	1,219	896	1,308	1,182	1,256
Operating Profit	726	1,180	556	990	625
Total Provision	1,242	1,145	542	1,541	2,050
Net Profit	(516)	35	15	(551)	(1,425)

INR Crs

Particulars	Q3 15-16	Q3 14-15
TOTAL INCOME	6,446	6,647
Interest Earned	5,912	6,059
Other Income	534	588
TOTAL EXPENDITURE (excl. provisions and contingencies)	5,821	5,921
Interest Expended	4,565	4,702
Operating Expenses	1,256	1,219
i) Payments to and provisions for employees	892	851
ii) Other Operating Expenses	364	368
OPERATING PROFIT (profit bef. provisions and contingencies)	625	726
Total Provisions and Contingences	2,050	1,242
Of which Provisions for NPAs	1,820	1,157
Provision for Taxes	154	59
Others	76	26
NET PROFIT	(1425)	(516)

INR Crs

Particulars	Q3 15-16	Q3 14-15
OPERATING PROFIT		
Global	625	726
Domestic	577	633
Overseas	48	93
PROVISIONS		
Global	2,050	1,242
Domestic	1,858	1,152
Overseas	192	90
NET PROFIT		
Global	(1,425)	(516)
Domestic	(1,281)	(519)
Overseas	(144)	3

PROFIT - NET INTEREST INCOME

Quarter Ending

INR Crs

Particulars	Dec 14	Mar 15	Jun 15	Sep 15	Dec 15
Total Interest Income	6,059	5,910	6,137	5,996	5,912
Of which					
Int Income from Advances	4,533	4,345	4,338	4,285	4,198
Int. Income from Investments	1,398	1,457	1,641	1,619	1,629
Other Interest Income	128	108	108	92	85
Total Interest Expended	4,702	4,654	4,808	4,598	4,565
Of which					
Int. Expended on Deposits	4,410	4,309	4,444	4,110	3,983
Int. Expended on borrowings	292	344	364	487	582
Other Int. Expenses	149	0	0	1	0
NET INTEREST INCOME	1,357	1,256	1,329	1,398	1,347
NET INTEREST MARGIN (On Avg. Earning Assets)	2.05%	1.87%	1.92%	2.03%	1.93%
Domestic	2.09%	1.85%	1.92%	2.06%	2.02%
Overseas	1.67%	2.03%	1.97%	1.74%	0.92%

INR Crs

Particulars	Q3 14-15	Q3 15-16
Total Interest Income	6,059	5,912
Of which		
Int Income from Advances	4,533	4,198
Int. Income from Investments	1,398	1,629
Other Interest Income	128	85
Total Interest Expended	4,702	4,565
Of which		
Int. Expended on Deposits	4,410	3,983
Int. Expended on borrowings	292	582
Other Int. Expenses	0	0
NET INTEREST INCOME	1,357	1,347
NET INTEREST MARGIN in % (on avg. earning assets)	2.05	1.93
Domestic	2.09	2.02
Overseas	1.67	0.92

INR Crs

Quarter Ending

Particulars	Dec 14	Mar 15	Jun 15	Sep 15	15-Dec
Total Non Interest Income	588	794	535	774	534
Of which					
Exchange / Commission	228	295	255	278	246
Profit on Sale of Investments	126	274	80	202	54
Profit on Revaluation Of Investments	0	0	-2	0	0
Recovery in written off Accounts	93	105	90	258	85
Other Non interest Income	141	120	113	36	149

NET PROFIT (Quarterly Comparison)

INR Crs

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank



Quarter Ending					
Particulars	Dec 14	Mar 15	Jun 15	Sep 15	Dec 15
OPERATING PROFIT	726	1180	556	990	625
Total Provision	1242	1145	542	1541	2,050
Of which					
NPA	1157	1003	975	1466	1,820
Provision for un hedged Foreign Currency Exposure	4	0	0	2	0
Standard Advances	-82	99	17	-27	-60
Provision /Depreciation on Investments	-12	-145	123	-45	27
Staff Welfare Fund	5	5	0	0	0
Deferred Tax Liability	0	-614	0	0	0
Income Tax	59	923	-122	153	154
Wealth Tax	0	0	0	0	0
Contingencies	0	1	1	1	1
Other General Provisions	0	0	0	0	0
Non Performing Investments	17	0	3	-10	1
Diminution of Securities	0	0	0	0	0
Restructured accounts	95	-127	-457	-70	109
Other Assets	0	0	1	72	-2
Country-wise risk	0	0	0	-1	0
NET PROFIT	(516)	36	15	(551)	(1425)

Cost & Yield Ratios (Quarterly Comparison)

Particulars	Dec 14	Mar 15	Jun 15	Sep 15	Dec 15
Avg. Cost of Deposits (%)	7.60	7.50	7.45	7.26	7.10
Avg. Yield on Advances (%)	9.97	9.60	9.76	9.52	9.25
Avg. Yield on Investments (%)	7.24	7.04	7.16	7.27	7.26
Avg. Cost of Funds (%)	7.51	7.40	7.36	7.17	6.99
Avg. Yield on Funds (%)	9.16	8.80	8.87	8.73	8.48
Net Interest Margin (%)	2.05	1.87	1.92	2.03	1.93
Business per Employee	12.61	13.24	12.83	12.57	12.59
Business per Branch	126.10	123.68	119.89	120.21	120.20

Particulars	Dec 14	Mar 15	Mar 15 (Annual)	Jun 15	Sep 15	Dec 15
Cost to Income Ratio (%)	62.66	42.43	55.83	70.15	54.42	66.79
Return on Assets (%)	-ve	0.05	-ve	0.02	-ve	-ve
Return on Equity (%)	-ve	1.09	-ve	0.47	-ve	-ve
Earning per Share (INR)	-ve	1.15	1.15	0.48	-ve	-ve
Book Value per Share (INR)	101.65	100.75	100.75	100.90	96.44	72.61

INR Crs

	31.03.2015				31.12.2015			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
SLR Investments	12,127.68	53,436.39	301.05	65,865.12	26,858.99	50,211.26	99.96	77,170.21
Of which								
Government Securities	12,127.66	53,433.28	301.05	65,861.99	26,858.97	50,208.15	99.96	77,167.08
Other Approved Securities	0.02	3.11	0	3.13	0.02	3.11	0	3.13
M Duration (for SLR)				6.04				6
Non SLR Investments	10,084.10	299.92	11.31	10,395.33	9,176.61	301.82	0	9,478.43
M Duration (Non SLR)				3.73				4.27
M Duration (Entire Portfolio)				5.85				5.64
Total	22,211.78	53,736.31	312.36	76,260.44	36,035.60	50,513.08	99.96	86,648.64

INR Crs

Type of Investment	Book Value (Gross)	Total Provision
G - Sec	2,629.55	0.12
Bonds - Others	0.00	0.00
MTN,FCCB	976.18	62.95
Shares	0.09	0.00
Joint Venture - Malaysia	199.58	0.00
Total	3,805.40	63.07

CAPITAL ADEQUACY

INR Crs

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank



	Dec 14	Mar 15	Jun 15	Sep 15	Dec 15
Tier I Capital					
BASEL II					
BASEL III	13,916	14,185	14,194	13,623	14,221
Tier II Capital					
BASEL II					
BASEL III	5,596	5,460	5,417	5,165	5,094
Total Capital					
BASEL II					
BASEL III	19,512	19,644	1,91,611	18,789	19,315
Common Equity Tier I	13,367	12,734	12,743	12,172	12,770
Total Net Assets (Terminal)	2,76,949	2,85,637	2,87,525	2,84,868	2,87,706
Risk Weighted Assets					
BASEL II	1,90,218				
BASEL III	1,92,267	1,94,334	2,01,169	2,06,713	1,98,599
CRAR – TIER I (%)					
BASEL II	7.39				
BASEL III	7.24	7.30	7.06	6.59	7.16
CRAR – TIER II (%)					
BASEL II	2.85				
BASEL III	2.91	2.81	2.69	2.50	2.57
CRAR (%)					
BASEL II	10.24				
BASEL III	10.15	10.11	9.75	9.09	9.73
CET I	6.95	6.55	6.33	5.89	6.43

- 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 unbanked centres, 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:

Sl. No.	Particulars	31.12.2015 (Nos)	31.03.2015 (Nos.)	31.12.2014 (Nos)
1	No-Frills /BSBA Accounts Opened	97,28,891	90,29,968	84,14,594
2	General Purpose Credit Cards Granted	7,99,893	4,37,657	4,45,461
3	Branches Under Smart Card Banking	1,140	1,088	1,065
4	Villages Covered Under Smart Card Banking	5,089	4,251	4,229
5	Business Correspondents engaged	2,749	2,601	2,815
6	Bio-Metric Smart Card issued	20,13,212	16,73,126	14,71,745
7	Smart Card Banking Coverage- Regions	58	56	56
8	Smart Card Banking Coverage-States/Union Territory	24/3	21/2	21/2