

CORPORATE PRESENTATION

APRIL 2016



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

(A Government of India undertaking)
आपकी प्रगति का सच्चा साथी
Good people to grow with

Touching Hearts
Spreading Smiles

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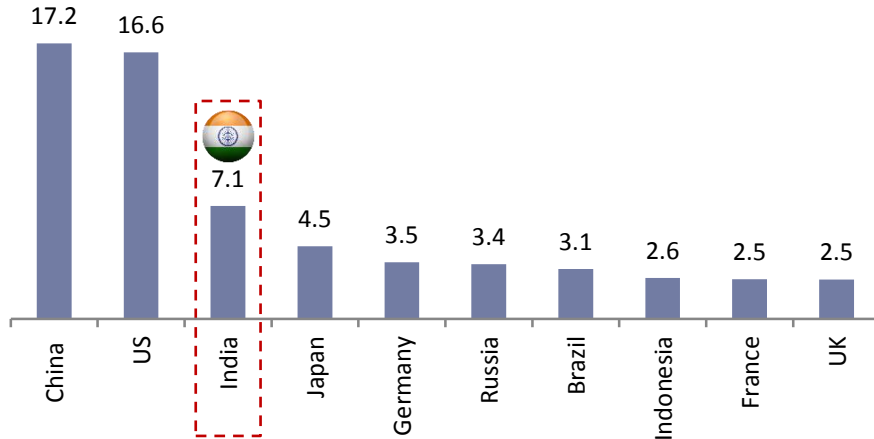
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- 1 INDIAN ECONOMY AND BANKING SECTOR: INDUSTRY DYNAMICS**
- 2 INDIAN OVERSEAS BANK: HISTORY AND PRESENCE**
- 3 OPERATIONAL HIGHLIGHTS**
- 4 ASSET QUALITY**
- 5 CONSISTENT GOVERNMENT SUPPORT AND EXPERIENCED MANAGEMENT**
- 6 WAY FORWARD**

India: 3rd Largest Economy by GDP¹ (PPP)

[USD \$ Trillion]

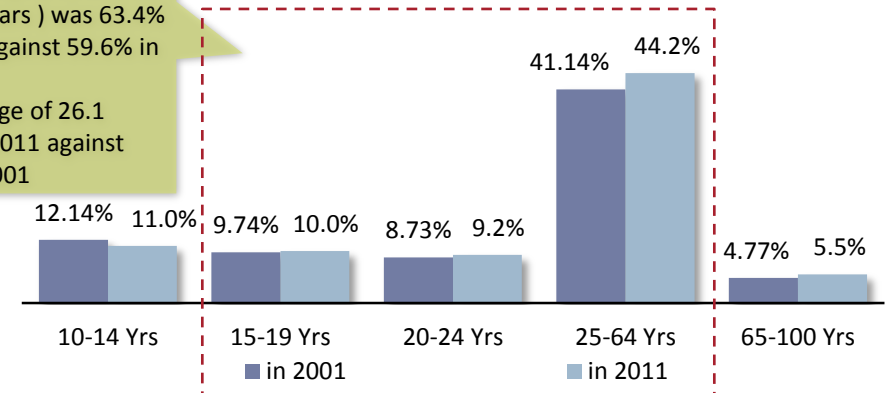


Supported by Improving Demographics Mix²

[%]

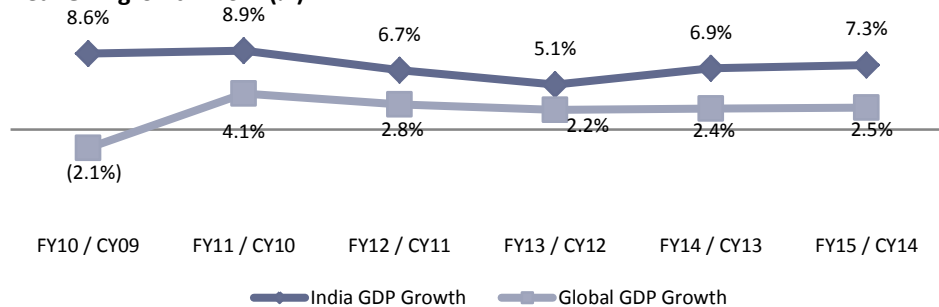
- Working age population (15-64 years) was 63.4% in 2011 against 59.6% in 2001
- Median age of 26.1 years in 2011 against 27.7 in 2001

% of Total Population

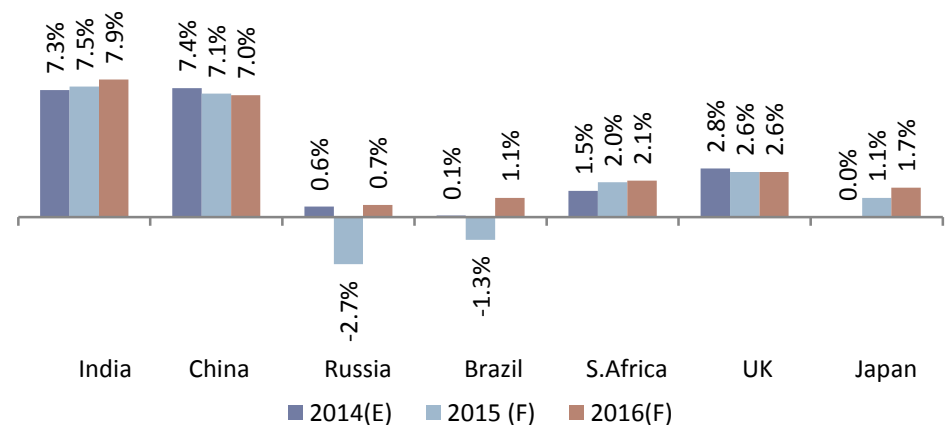


High Historical Growth Rates^{1,3}

Real GDP growth Y-o-Y (%)



Indian GDP to Continue Strong Momentum³

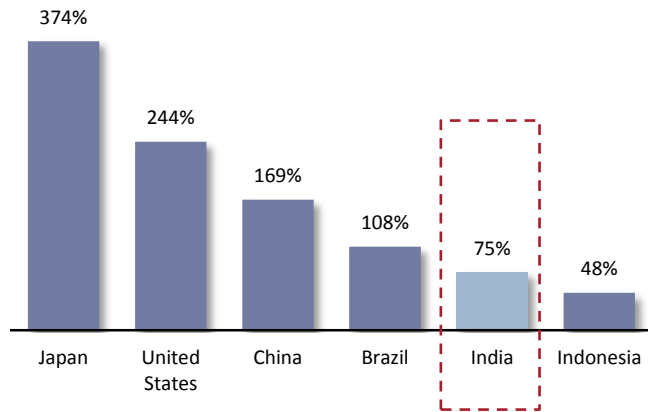


[Note: Fiscal year ending March 31 for India growth corresponds to calendar year ending December 31 for Global growth i.e. FY07 corresponds to CY06; India's GDP till FY13 is as per Base Year 2004-05 and from FY13 onwards is as per Base Year 2011-12]

Source: ¹ World Bank, ² India Census 2011, ³ IMF World Economic Outlook, October 2014

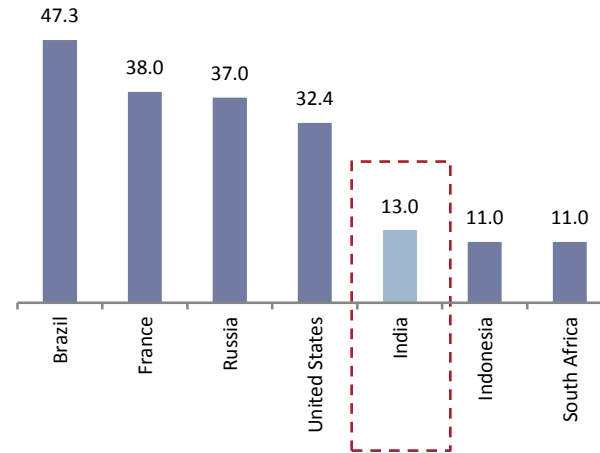
Low Domestic Credit¹

Domestic Credit % of GDP (2014)



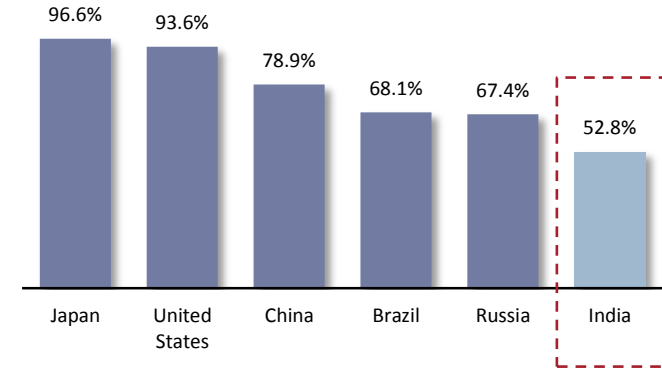
Under-Penetrated Market¹

Branches Per 100K Population (2014)



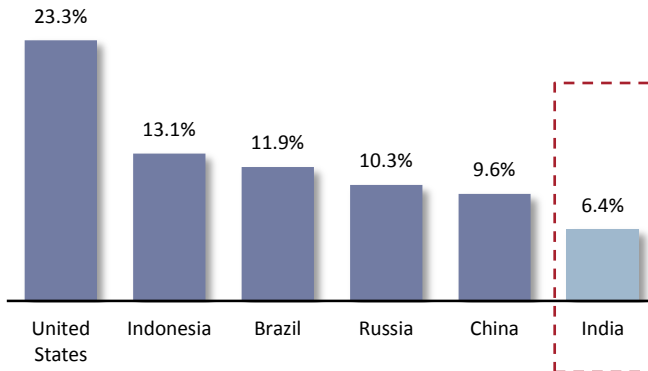
Low Financial Participation²

% of age 15+ with account at a formal financial institution (2014)



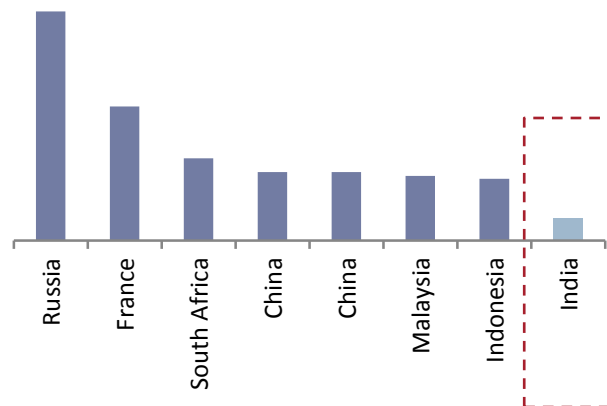
Under-Penetration in Retail Segments²

% of age 15+ with loan from a financial institution in the past year (2014)

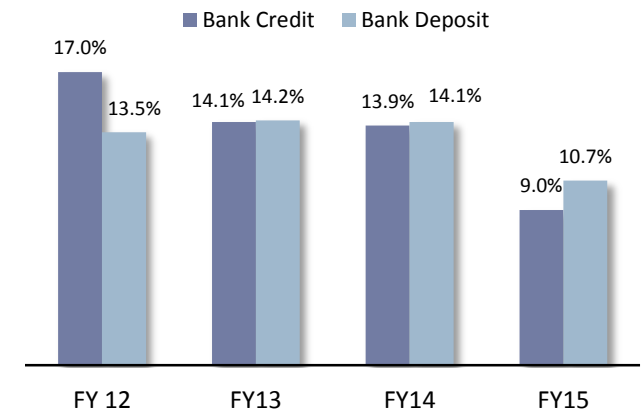


Low ATM Penetration

ATMs per 100K Population (2014)



Resilient Deposit & Credit Growth⁵



Source: ¹ The World Bank – World Development Indicators, ² The World Bank – Global Findex (Global Financial Inclusion Database), ³ International Monetary Fund, World Economic Outlook Database, October 2014

⁴ Economic Outlook, CMIE, ⁵ RBI – Database on Indian Economy

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79 Years of Glorious History!

Good People to Growth With

1937
Opening of 1st Bank Branch
1930s-1950s
Opening of branches in Kuala Lumpur, Singapore, Colombo, Hong Kong

1957
Bank establishes its own training centre
1960s
IOB took over 6 other banks¹

1964
Inauguration of IOB Head Office
1969
Bank nationalisation

1990
Took over Bank of Tamilnad
1991
Bank's staff college moved into its own premises

2000
Initial Public Offering
2003
Follow on public offering

2005
Launched debit card
2006
Bank's business reached Rs. 1 lakh crore and Bharat Overseas Bank merged with IOB

31st Dec 2015
Total Deposits Rs. 2,30,670 cr
Total Advances Rs. 1,79,349 cr
No of Branches 3,406



National Award For Excellence in MSME Lending (2012-13)



Bankers' Excellence Award from Rotary International, USA (2012-13)



Best Public Sector Bank in Priority Sector Lending – Dun & Bradstreet (2013-14)



The New Indian Express and Sunday Standard's Best Bankers' Award (2013-14)



Agriculture Leadership Award 2013 (2013-14)



"BEST RSETI IN THE COUNTRY" – RSETI Thanjavur (2013-14)



Skoch Order of Merit for Financial Inclusion & Automated Data Flow/MIS Project (2015-16)



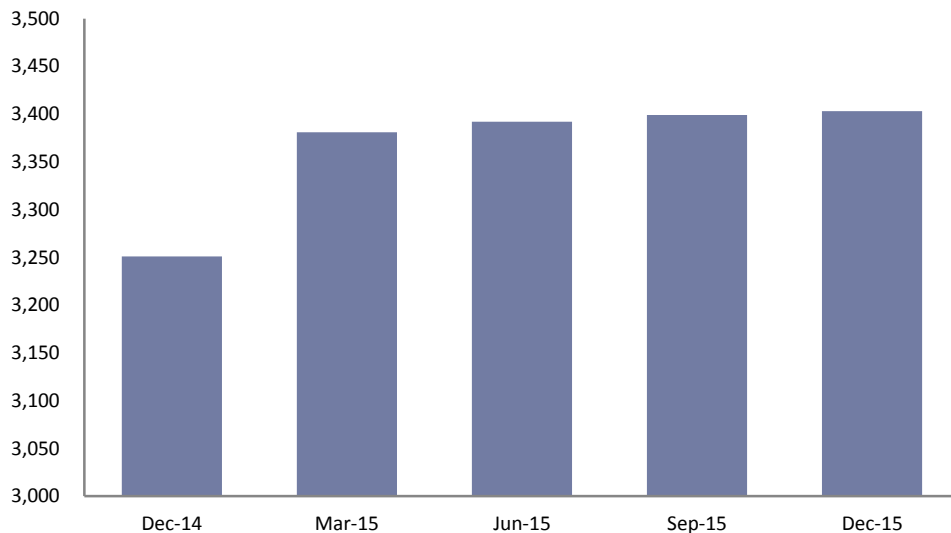
IBA award for The Best use of Data (2015-16)

¹ 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

Expansion of Distribution Network

- The bank has a branch network of 3,403 branches in India which Includes 1,033 rural and 958 semi-urban branches
- The bank also has 8 overseas branches, two remittance Centers and 3 representative offices
- The Bank has 3,909 ATMs spread across length and breadth of the country
- The Bank has 31,829 employees which includes 15,985 officers in various cadres

Number of Branches



State	Branches
Tamil Nadu	1,160
Karnataka	241
Uttar Pradesh	232
Kerala	184
Maharashtra	182
Andhra Pradesh	161
West Bengal	160
Gujarat	131
Orissa	131
Telangana	117
Punjab	105
Delhi	84
Rajasthan	65
Bihar	61
Madhya Pradesh	61
Haryana	58
Chattisgarh	50
Others	214

Global Footprint

Branches

- Singapore
- Hong Kong Main
- Hong Kong TST
- Colombo
- Bambalapitiya
- Seoul
- Bangkok
- Sukhumvit, Bangkok

Representative Office

- Guangzhou
- Vietnam
- Dubai

JV Subsidiary

- Malaysia

Remittance Centres

- Singapore – Serangoon Road
- Singapore – Boon Lay

Malaysia: Joint Venture with Bank of Baroda (40%) and Andhra Bank (25%) with our Bank share of 35%

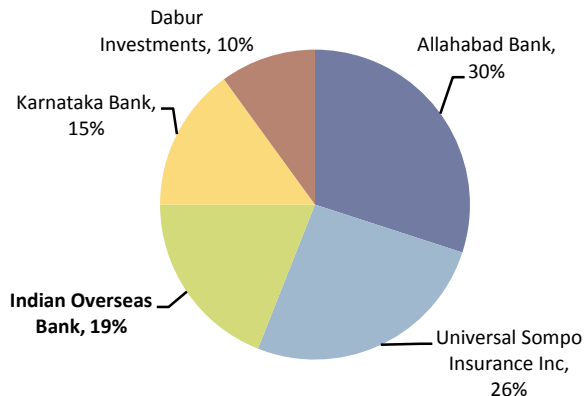
Sukhumvit, Bangkok Branch commenced operations from 04.07.2014

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.Sri Lanka and 5.Republic of Korea

Strategic Initiatives

JV in Non Life Insurance Business with Universal Sampo General Insurance (USGI) Company Limited and other Banks and Institutions



IT Initiatives

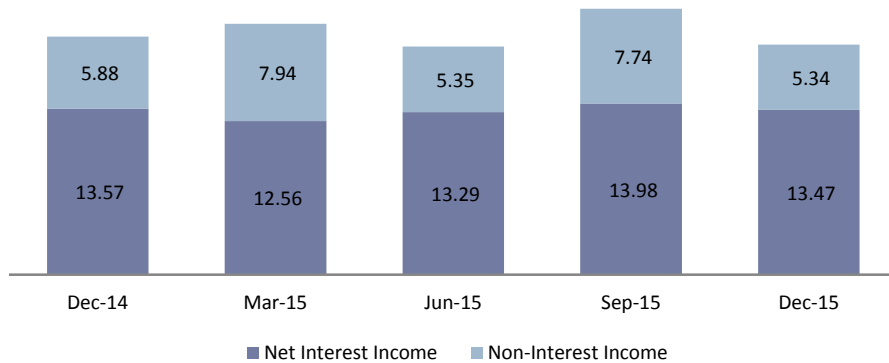
- **IT Organization Structure – Robust infrastructure architecture**
- **Core Banking Solution – Migration of home grown CBS solution to Finacle underway**
- **Internet Banking – Home grown internet banking suite**
- **Payment Gateway – Expanding vendor base**
- **Mobile Banking – Bank transactions through mobile**
- **mPassBook – Savings bank transaction on mobile**
- **E-corridors - ATM, Self Pass-Book Printing Kiosks, Bulk Note Acceptor and Internet Banking Kiosks at one place**
- **Financial Inclusion Project (Micro ATM) – Banking transactions on hand-held devices**
- **Business Intelligence – Analytics and alerts based on 12 years of historical data**

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Total Income

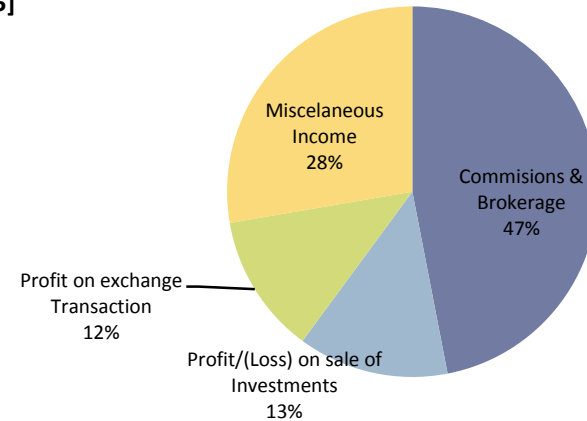
[Rs. Billion]

Steady Net Interest Income



Non-Interest Income Breakdown

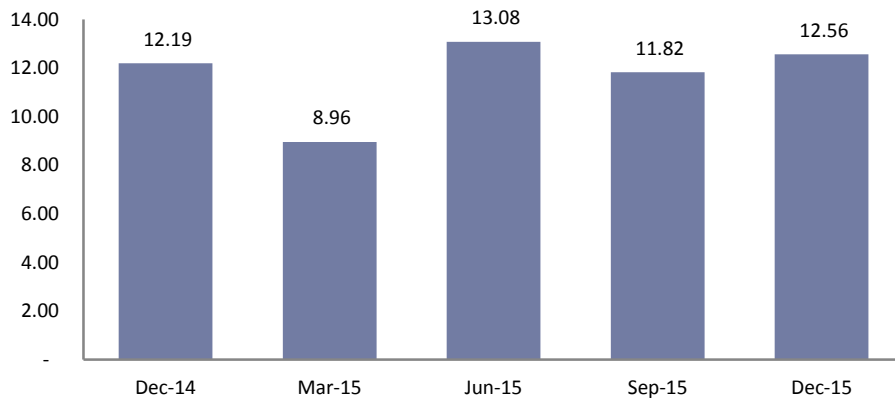
[FY15]



Operating Expenses

[Rs. Billion]

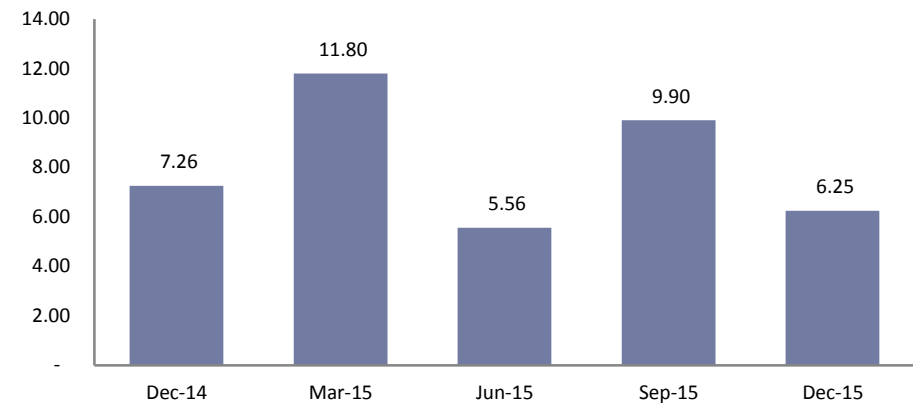
Stable Operating Expenses



Operating Profit

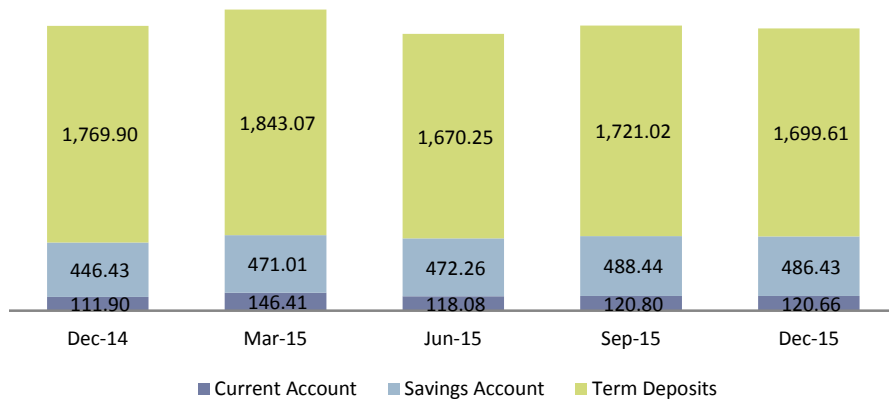
[Rs. Billion]

Strong Core Operational Profit



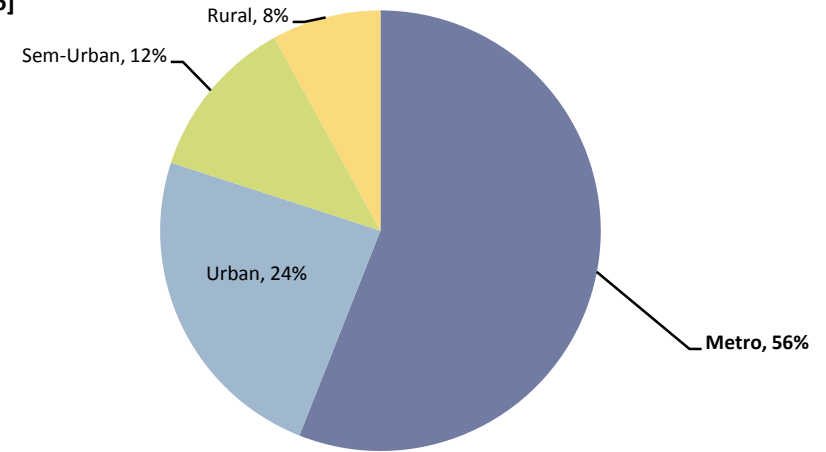
Domestic Deposits

[Rs. Billion]



Demographic Breakup - Deposits

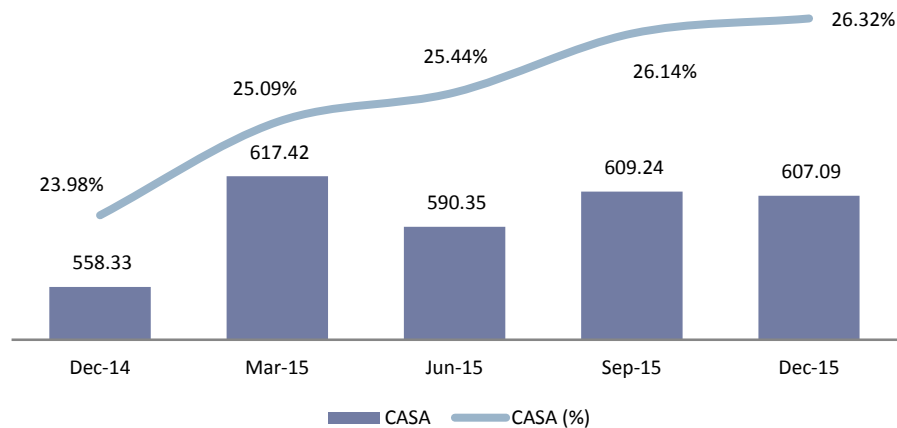
[9MFY16]



Focus on Mobilizing Low Cost and Stable Deposits – Strong Retail Franchise

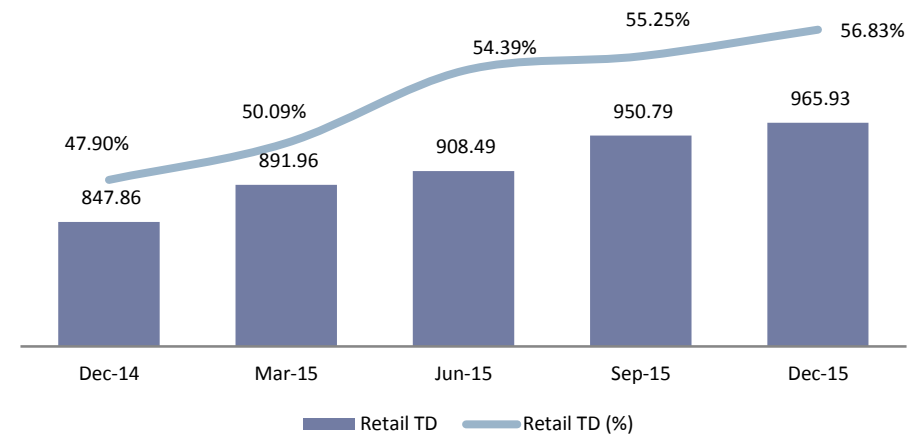
[Rs. Billion]

Improving CASA Leading to Lowering of Cost of Funds



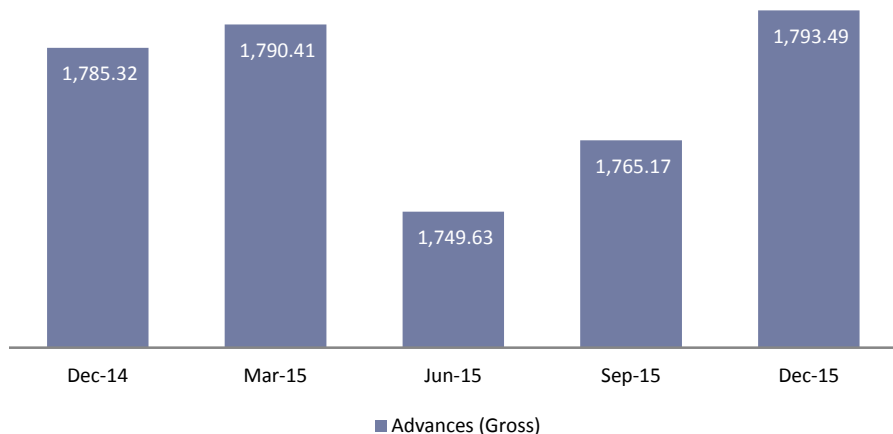
[Rs. Billion]

Finding Favour with Retail Term Deposits



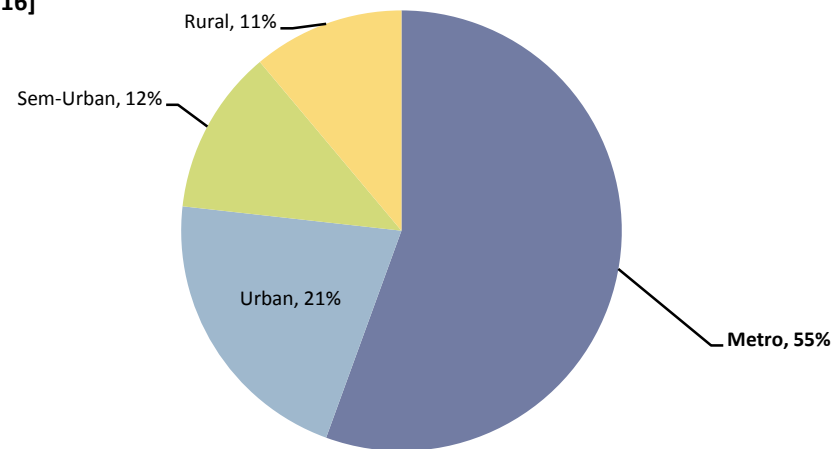
Domestic Advances

[Rs. Billion]



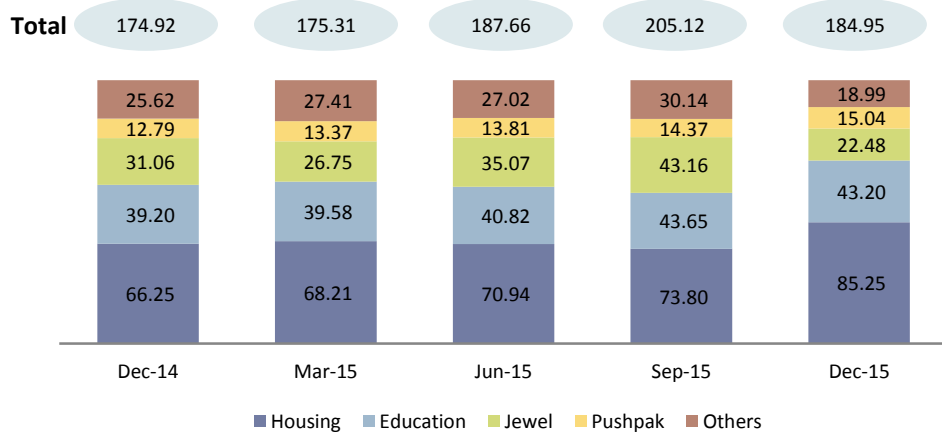
Demographic Breakup - Advances

[9MFY16]



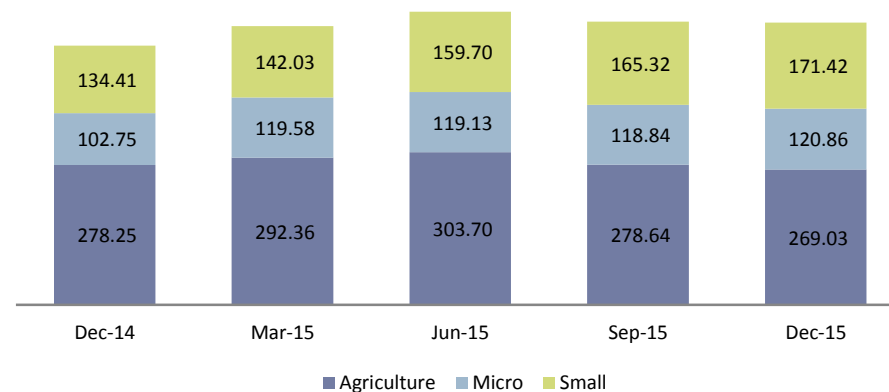
Retail Advances

[Rs. Billion]



Non-Retail Non-Corporate Advances

[Rs. Billion]



Well Diversified Across Sectors

All Figures in Rs. Billion	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Dec 31, 2014	Dec 31, 2015
Wholesale Trade	36.56	39.70	40.40	41.10	43.90
Agriculture and Allied Activities	233.93	262.54	292.36	278.25	271.03
Automobile & Auto Ancilliary	28.33	30.91	33.51	32.72	36.81
Road Transportation	53.36	73.70	80.67	78.38	86.44
Retail Trade	46.11	52.43	56.41	53.13	60.98
Services	392.19	394.45	397.72	402.67	393.05
NBFC / Financial Intermediaries	59.61	88.30	63.56	46.75	69.98
Food & Beverage	34.84	40.05	49.70	46.48	49.71
Power	144.63	147.06	176.01	172.90	167.24
Iron & Steel	99.37	107.99	112.20	106.71	116.56
Coal & Petroleum Products	13.79	12.41	11.03	11.31	9.58
Others (including unclassified retail)	332.92	338.31	351.36	369.06	347.73
Total	1,475.63	1,587.85	1,664.93	1,639.47	1,653.01

Rating Breakup of Corporate Borrowers

Increasing Proportion of Low Risk Corporate Borrowings

As a % of Total Exposure	Dec 31, 2015	Sep 30, 2015	Jun 30, 2015	Mar 31, 2015	Dec 31, 2014
AAA	33.36%	11.83%	6.40%	5.52%	6.41%
AA	12.52%	5.18%	10.51%	9.29%	8.01%
A	7.01%	17.74%	24.25%	23.40%	26.44%
BBB	7.99%	28.94%	31.27%	34.47%	35.68%
BB and Below	39.11%	36.31%	27.57%	27.32%	23.47%
Total (in Rs. Billion)	234.02	302.43	264.93	308.26	283.32

Reducing Corporate Borrowings as a Percentage of Loan Book

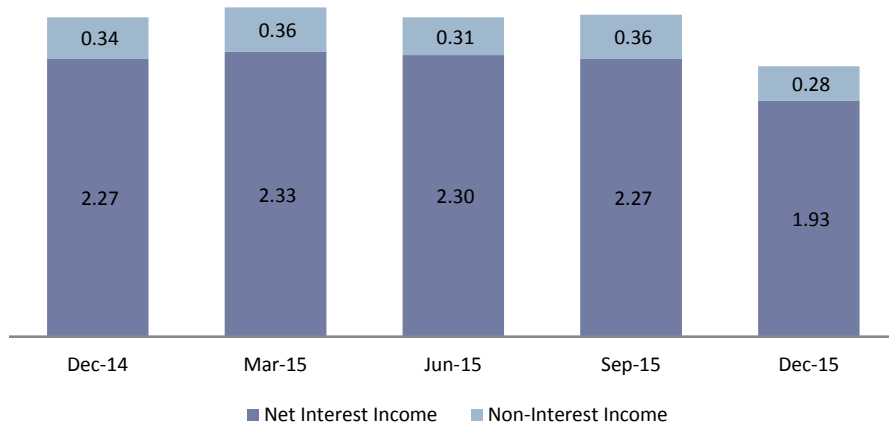
Sensitive Sector Advances

In Rs. Billion	Dec 31, 2015	Sep 30, 2015	Jun 30, 2015	Mar 31, 2015	Dec 31, 2014
Capital Markets	14.40	5.86	5.32	5.33	5.35
Real Estate	246.84	238.14	232.56	233.61	232.63
-Housing Loan	108.13	102.25	97.82	94.49	91.29
-Commercial Real Estate	74.75	75.64	81.04	83.48	88.96
-Direct & Indirect	63.96	60.25	53.70	55.64	52.38

Key Highlights – Overseas Operations

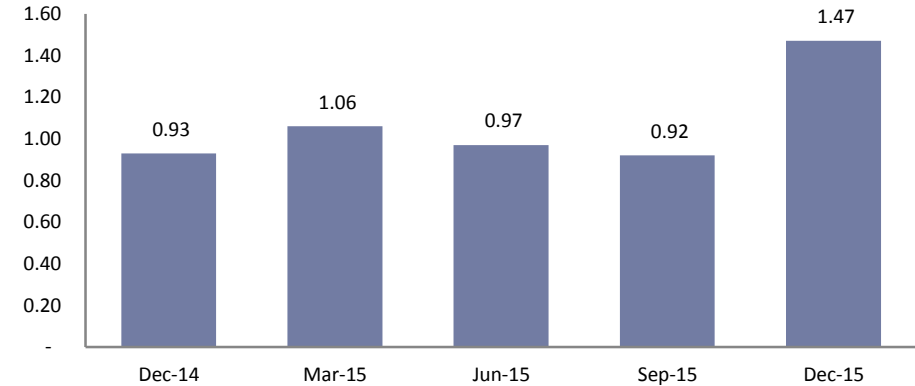
Total Overseas Income

[Rs. Billion]



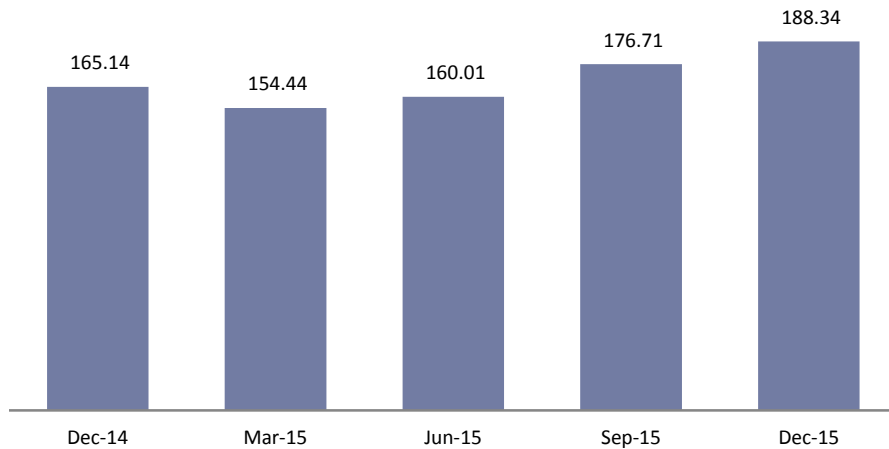
Operating Profit

[Rs. Billion]



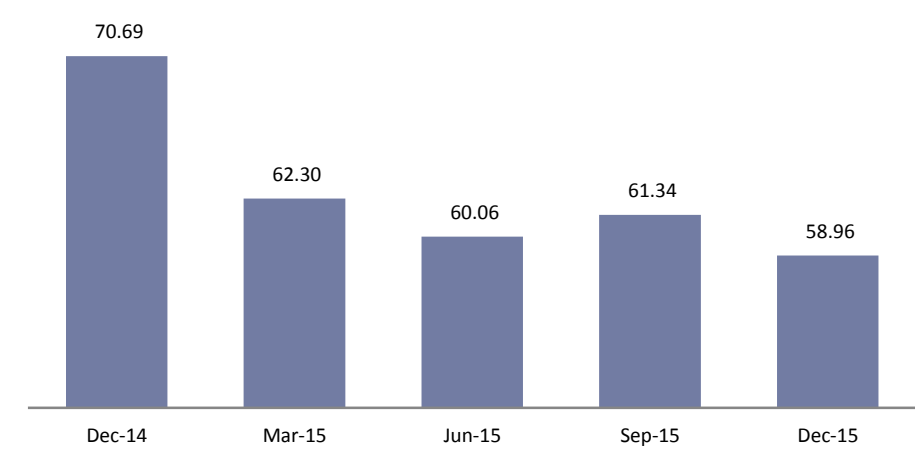
Overseas Advances

[Rs. Billion]

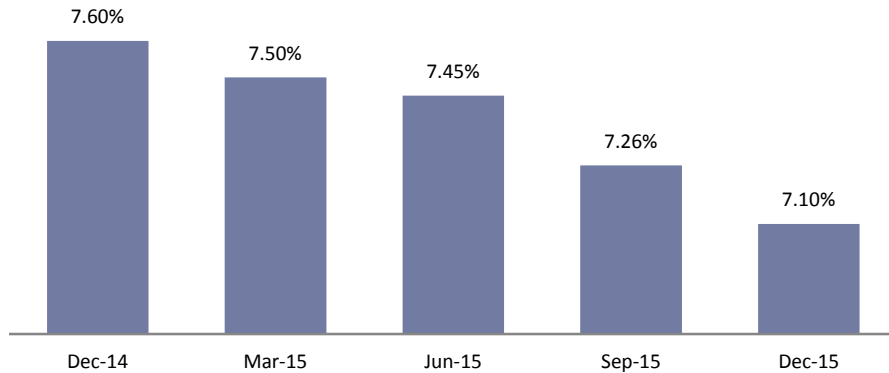


Overseas Deposits

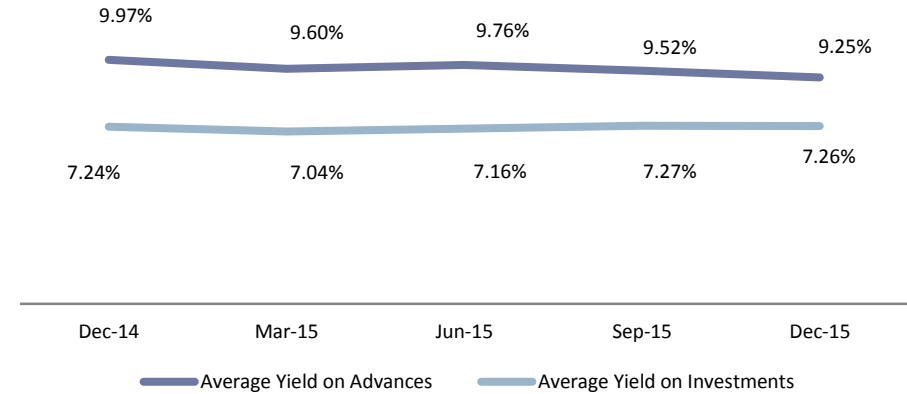
[Rs. Billion]



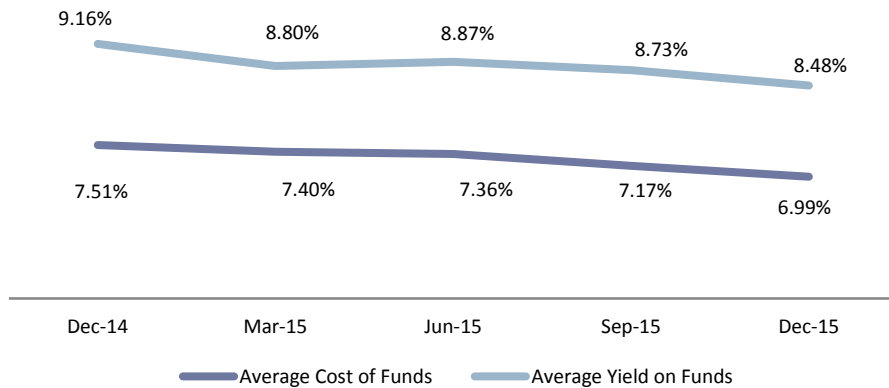
Average Cost of Deposits



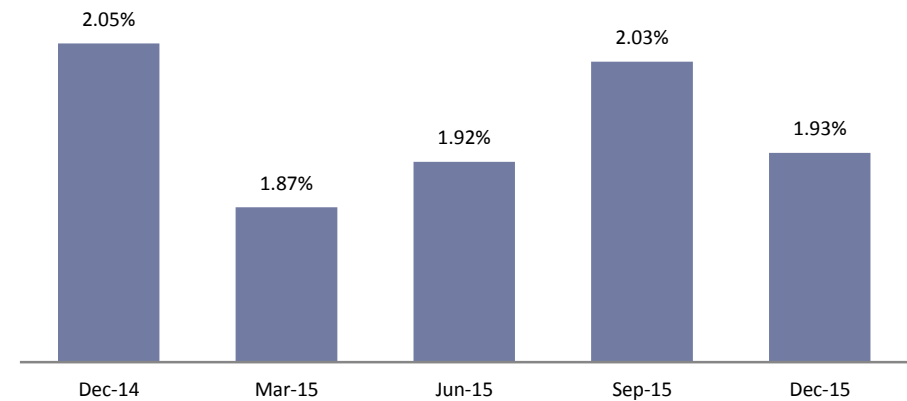
Average Yields



Cost of Funds vs Yield on Funds

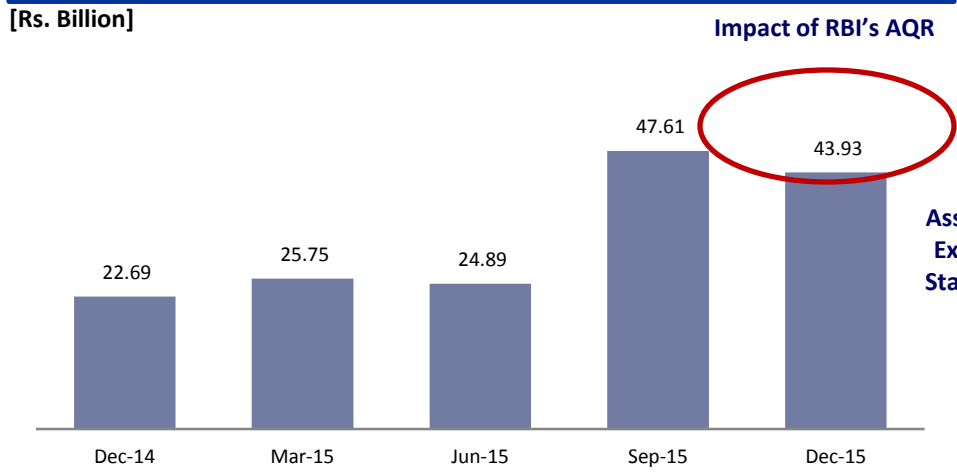


Net Interest Margin

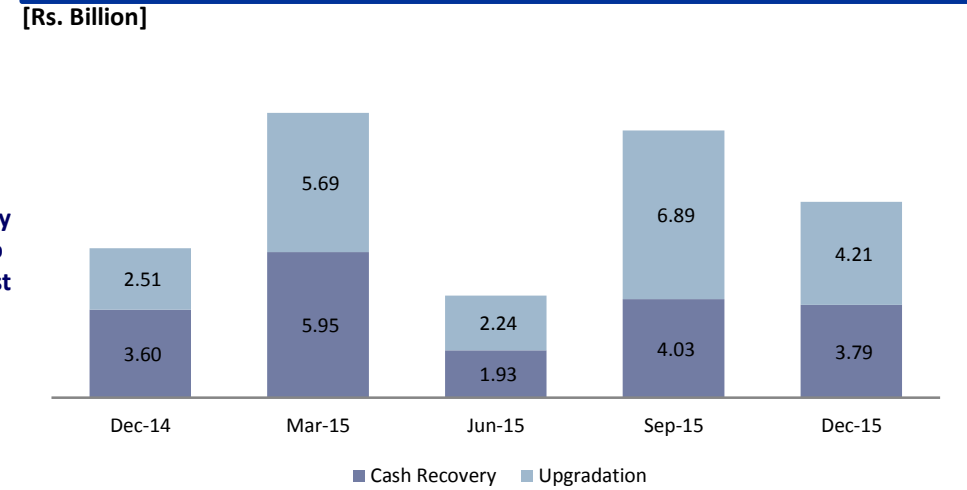


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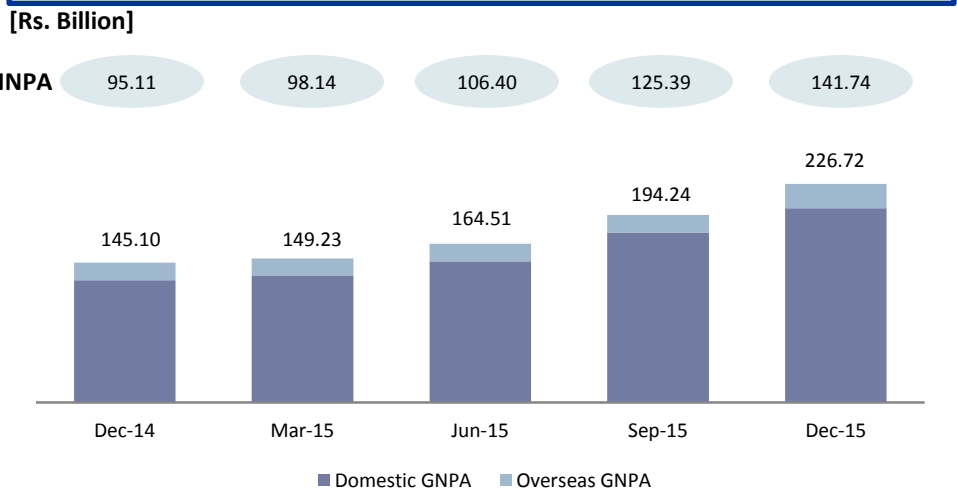
Fresh Slippages



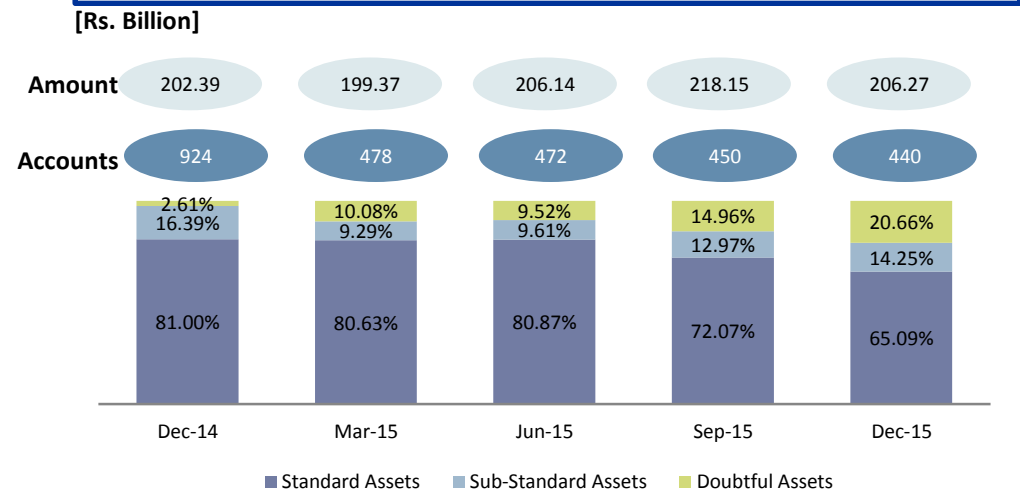
Recoveries



Gross NPA



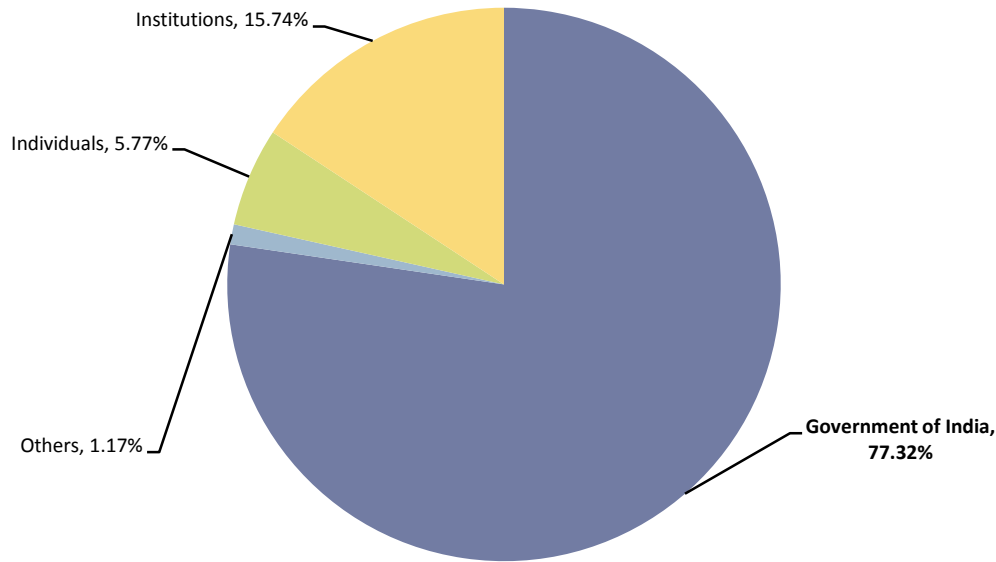
Restructured Assets



- Expected Slippage as per AQR

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Shareholding Pattern as on 31st March 2016



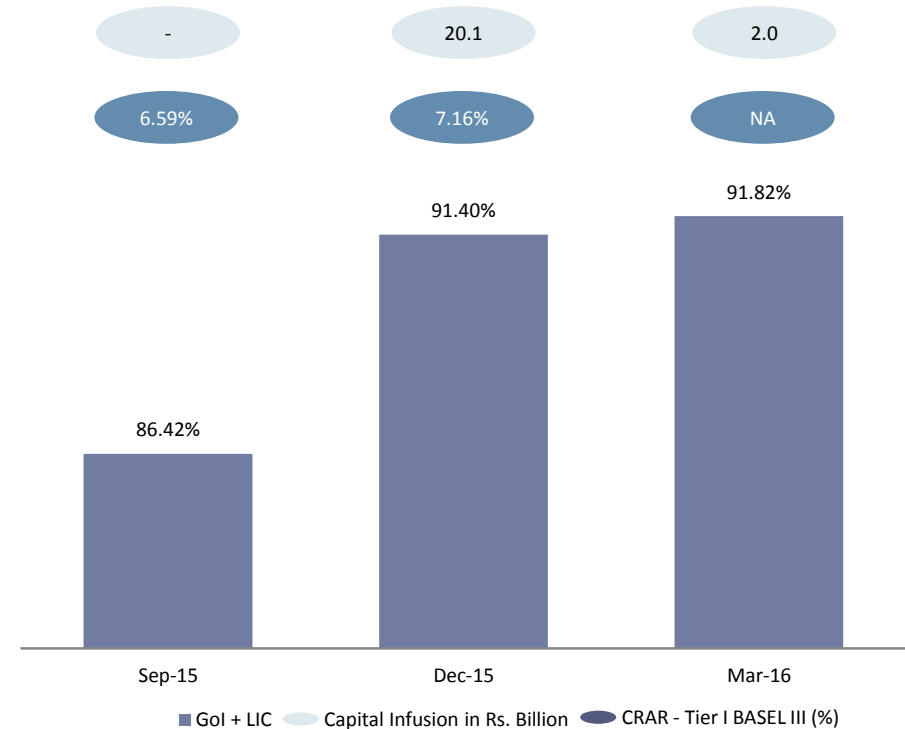
Majority Government Ownership

- ▶ Minimum Government shareholding at 52.0%

Board of Directors Comprises Eminent Personalities from Diverse Fields

- ▶ Three full time directors appointed by Gol (MD & CEO and two Executive Directors)
- ▶ One Government nominee from Finance Ministry, one RBI nominee, one workmen employee director, one officer employee director, three non official directors and two shareholder directors

Sustained Government Support



Demonstrated Government Support

- ▶ Govt. stake increased from 73.80% in Jun-15 to 81.19% in Oct-15; during Oct 2015 a sum of Rs. 2,009 crores was infused by GOI
- ▶ LIC has recently infused Rs.202.37 crores in March 2016, consequently the shareholding of LIC has risen from 10.21% to 14.50% and GOI shareholding has come down from 81.19% to 77.32%.

Board of Directors

Name and Designation	Qualification and Experience
Mr. R. Koteeswaran <i>MD & CEO</i>	Mr. Koteeswara took over as MD & CEO of the Bank on 31.12.2014. He holds a degree of B.Com, CAIIB
Mr. Atul Agarwal <i>Executive Director</i>	Aged about 59 years; took charge as Executive Director of the Bank on 27.09.2013. He holds a degree of B.com , CAIIB.
Mr. Pawan Kumar Bajaj <i>Executive Director</i>	Aged about 57 years; took charge as Executive Director of the Bank on 10.03.2015. He is a Post Graduate in Science, LLB, CAIIB and also holds many diplomas in HR, Treasury, Foreign Exchange & International Banking.
Dr. Alok Pande <i>Government Nominee Director</i>	Aged about 44 years. He is a Government of India nominated Director. He is working as a Director in the Department of Financial Services, Ministry of Finance. He Holds a degree of B.E(Mechanical) NIT Allahabad, Ph.D(Finance) IIM Bangalore.
Mr. Nirmal Chand <i>RBI Nominee Director</i>	Aged about 54 years. He is a RBI nominated Director. He joined RBI as an Officer in Grade F. He is a post Graduate from Punjab University, MBA, CAIIB. He has taken charge as the Regional Director, RBI, Thiruvananthapuram on 03.02.2014.
Mr. R Sampath Kumar <i>Workmen Employee Director</i>	Aged about 58 years and is the Workmen Employee Director. He holds a degree of B.A, CAIIB (Part I) and is presently a Special Cadre Assistant in the Bank.
Mr. Jai Deo Sharma <i>Officer Employee Director</i>	Aged about 59 years. He holds a degree of M.Com, BA, CAIIB, DIM, MBA , LLB, Ph.D. This is his second term in the Bank's Board as Officer Employee Director. His earlier term was during 2006-09. Presently he is a Senior Manager in the Bank.
Mr. Chinnaiah <i>Part Time Non Official Director</i>	Aged about 57 years and an advocate by qualification and profession. He is also associated with social service.
Mrs. S Sujatha <i>Part Time Non Official Director</i>	Aged about 44 years. She was elected as Trichy City Corporation Councillor in 2006 and also served as Mayor, Trichirapalli Corporation (Tamil Nadu) from 2009-2011. She holds a degree of M.Com, B.A(Hindi).
Mr. A B D Badushas <i>Part Time Non Official Director</i>	Aged about 53 years. He is a Doctor (Alternative Medicine) by profession hand is involved in multivarious activities as a social reformer, sportsman and businessman.
Mr. Niranjan Kumar Agarwal <i>Shareholder Director</i>	Aged about 57 years. He is a practicing Chartered Accountant since 1983. He is the Proprietor of M/s. Niranjan Kumar & Co, Chartered Accountants, Kolkatta. He has 30 years of experience in handling Audits , Company Law Matters and Income Tax
Mr. Sanjay Rungta <i>Shareholder Director</i>	Aged about 50 years. He holds a degree of B.Com from Rajasthan University and is a practicing Chartered Accountant with more than 25 years of experience and has been exclusively working for Public Sector Banks.

Committees of the Board:

The Board meets regularly in accordance with the requirements of the Bank, with a minimum of six meetings per year. The Board meetings were held 14 times during the Fiscal Year 2016. The Board has established the following committees of Directors (a) to ensure compliance with the Act and corporate governance requirements and (b) for operational reasons to facilitate the decision making process.

1. Management Committee of the Board
2. Audit Committee of the Board
3. Risk Management Committee of the Board
4. Customer Service Committee of the Board
5. Information Technology Strategy Committee of the Board;
6. Remuneration Committee of the Board
7. Special Committee of Directors for Monitoring Large Value Frauds
8. Committee for Review of Disciplinary Cases & departmental enquiries
9. Nomination Committee
10. Board Level Steering Committee on Human Resources
11. Board Level Committee to Monitor Recovery in NPA
12. Stakeholders Relationship Committee of the Board
13. Share Transfer Committee
14. Grievance Redressal Committee of the Board

- 1 INDIAN ECONOMY AND BANKING SECTOR: INDUSTRY DYNAMICS
- 2 INDIAN OVERSEAS BANK: HISTORY AND PRESENCE
- 3 OPERATIONAL HIGHLIGHTS
- 4 ASSET QUALITY
- 5 CONSISTENT GOVERNMENT SUPPORT AND EXPERIENCED MANAGEMENT
- 6 WAY FORWARD

Steps Taken for Growth

- ✓ Strategic branch expansion with focus on expanding retail and MSME book
- ✓ Tap rural business to take advantage of Gol's focus to double rural household income by FY20
- ✓ Promoting financial inclusion as a method to continue strong CASA growth trajectory
- ✓ Robust hiring in the past 3 years giving the bank a mix of experience and youth
- ✓ Shifting to **Finacle 10** gives the bank a competitive advantage in digital products
- ✓ Reduction in high cost bulk deposits to reduce cost of funds

Action Plan for NPA Recovery

- ✓ Creation of "**NPA War Room**" for follow up and recovery of stressed assets
- ✓ Specialized **Stressed Asset Recovery Branch** to takeover high value stressed assets from branches
- ✓ **NPA Recovery Cell** for guiding and handholding branches for recovery proceedings
- ✓ Action plans based on NPA Size:
 - Small NPA – Follow up through personal contacts as well as referring cases to Lok Adalat
 - Mid Value NPA – Personal contact & SARFAESI action
 - High Value NPA – Followed up by top executives and involvement of consortium members

THANK YOU



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

(A Government of India undertaking)
आपकी प्रगति का सच्चा साथी
Good people to grow with

Touching Hearts
Spreading Smiles

ANNEXURES

Balance Sheet Summary

[Rs. Billion]

Balance Sheet	FY13	FY14	FY15	Q2FY16 – Please Confirm
Cash & Balances with RBI	98.38	117.35	126.38	119.67
Balances with Bank & Money at Call & Short Notice	54.21	72.74	122.61	58.15
Investments	614.17	702.37	813.10	898.46
Advances	1,603.64	1,758.88	1,717.56	1,695.91
Fixed Assets	18.47	26.04	25.07	24.58
Other Assets	57.69	71.67	51.65	82.94
Total Assets	2,446.56	2,749.05	2,856.37	2,879.71
Paid-up Capital	9.24	12.35	12.35	17.21
Reserves & Surplus	125.33	149.35	144.06	138.89
Employee Stock Option (grants) Outstanding	0	0	0	0
Deposits	2,021.35	2,279.76	2,460.49	2,306.70
Borrowings	233.23	244.56	182.32	344.61
Other Liabilities and Provisions	57.41	63.03	57.15	72.30
Total Liabilities	2,446.56	2,749.05	2,856.37	2,879.71

Source: Indian Overseas Bank Annual Reports, Stock Exchange Filings

Profit & Loss Summary

[Rs. Billion]

Income Statement	FY13	FY14	FY15	9MFY16
Interest Earned	206.77	226.84	239.38	180.46
Interest Expended	154.25	171.07	185.54	139.71
Net Interest Income	52.52	55.77	53.84	40.75
Other Income	19.73	21.69	21.39	18.42
Operating Income	72.25	77.46	75.23	59.17
Operating Expenses	34.08	37.49	42.00	37.46
Operating Profit	38.17	39.97	33.23	21.71
Net Profit	5.67	6.02	-4.54	-19.61

Key Ratios

	FY13	FY14	FY15	9MFY16
Net Interest Margin	2.43%	2.28%	2.06%	1.96%
Cost-Income Ratio	47.17%	48.40%	55.83%	63.31%
Credit Deposit Ratio	81.32%	79.43%	72.77%	77.75%
Gross NPA Ratio	4.02%	4.98%	8.33%	12.64%
Net NPA Ratio	2.50%	3.20%	5.68%	8.32%
Provision Coverage Ratio	58.89%	54.94%	50.92%	50.36%
Return on Assets	0.24%	0.23%	NA	NA
Return on Equity	5.49%	5.03%	NA	NA

Source: Indian Overseas Bank Annual Reports, Stock Exchange Filings