



इण्डियन ओवरसीज़ बैंक  
Indian Overseas Bank

*Good People to Grow With*

*Presentation to Analysts  
June 2016  
(in INR)*



*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

# Milestones - IOB Young at 79 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	Received National Award For Excellence in MSME Lending and for outstanding performance for implementing PMEGP programme in South Zone.
	Received BANKERS' EXCELLENCE AWARD from <u>ROTARY INTERNATIONAL, USA</u>
2013-14	3000th Branch Vaniangudi opened on 17.8.2013 by Hon. Finance Minister
	IOB's Official Facebook launched by our CMD.
	Award for "BEST RSETI IN THE COUNTRY received by our RSETI Thanjavur
2014-15	IOB adjudged 1) Skoch Order of Merit for Financial Inclusion & Automated Data Flow/MIS Project 2) Lokmat BFSI Award 2014 for Best Bank (Public Sector)
2015-16	<ul style="list-style-type: none"> <li>➤ Best Bank Award for Mudra Yojna – Mid -sized Banks</li> <li>➤ Best Bank Award for Eco-technology – Mid sized Banks</li> <li>➤ Best Bank Award for Promotional Schemes (Runner up) – Mid-sized Banks</li> <li>➤ First Prize for Bank's Hindi Magazine "VANI" from Govt of India in "C" Region for the year 2014-15</li> <li>➤ Third Prize for Bank's Hindi Magazine from RBI for the year 2013-14</li> </ul>
2016-17	As on 30.06.2016 Total Deposit INR 2,18,484 cr; Total advances INR 1,65,556 cr., Total Business Mix at INR 3,84,040 cr. No. of branches = 3401

# Consolidated Change in Shareholding Pattern as on 30.06.2016

## DIVIDEND DECLARED AND PAID

CATEGORY	NO OF HOLDERS	TOTAL SHARES	% TO EQUITY
Promoter	1	1,397,328,445	73.58
Resident	248,457	114,948,972	6.05
FI	21	262,053,524	13.80
Insurance Companies	5	13,438,245	0.71
FII	17	8,813,539	0.46
NRI	2,649	5,951,440	0.31
Corporate Body	1,486	38,792,277	2.04
Corporate Body - OCB	1	48,000	0.00
Clearing Member	229	1,655,759	0.09
Mutual Funds	3	407,104	0.02
Trusts	17	433,776	0.02
Bank	17	46,553,030	2.45
Foreign Portfolio Investor	24	8,590,020	0.45
<b>TOTAL</b>	<b>252,927</b>	<b>1,899,014,131</b>	<b>100.00</b>

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%



# Global Footprints – Foreign Branches of the Bank

Branches	Representative Office	J V Subsidiary	Remittance Centres
<ul style="list-style-type: none"> <li>❖ Singapore</li> <li>❖ Hong Kong Main</li> <li>❖ Hong Kong TST</li> <li>❖ Colombo</li> <li>❖ Bambalapitiya</li> <li>❖ Seoul</li> <li>❖ Bangkok</li> <li>❖ Sukhumvit, Bangkok</li> </ul>	<ul style="list-style-type: none"> <li>❖ Guangzhou – China</li> <li>❖ Vietnam</li> <li>❖ Dubai</li> </ul>	<ul style="list-style-type: none"> <li>❖ Malaysia</li> </ul>	<ul style="list-style-type: none"> <li>❖ Singapore - Serangoon Road</li> <li>❖ Singapore - Boon Lay</li> </ul>

- 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
<b>Total</b>	<b>100</b>	<b>350.00</b>

- The Company has Bank Assurance tie-ups with Allahabad Bank, IOB and Karnataka Bank.
- Our Bank has entered into Corporate Agency Arrangements with effect from 20.12.2008 for distribution of USGA products.
- Bank has earned an income of Rs.0.46 Crore upto 30.06.2016 on Health Care Policies
- During the current year up to 30.06.2016, Bank earned an income from Non-Life



- › Business Mix is Rs. 3,84,040 Crores.
- › Deposits stood at Rs. 2,18,484 Crores.
- › CASA Ratio is 30.17 %
- › Advances is Rs. 1,65,556 Crores.
- › Operating Profit for Q1 – June'16 is Rs. 690.55 Crores.
- › Net Loss for Q1 – June'16 is Rs. 1,450.50 Crores.
- › Provision Coverage Ratio is 47.61 %
- › Gross N.P.A stood at Rs.33,913 Crores.
- › Net N.P.A stood at Rs.21,321 Crores.

- **IT Organization Structure:** The Bank has robust infrastructure architecture, resulting in perfect alignment of Business and IT aspirations. Three way Data centers have revolutionised the BCP-DR readiness of the Bank.
- **Core Banking Solution:** The Bank has successfully migrated all Domestic branches and other offices from Home grown Crown-CBS solutions to the outsourced Finacle software. The Migration of Overseas Branches to Finacle platform is under progress and the Board has advised to complete the migration by September 2016.
- **Internet Banking:** Bank has home-grown internet Banking suite, with contemporary offerings; Multiple scheduling of payments etc have been enabled. Chattisgarh Tax E-payment has been enabled.
- **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. Fee collection through PG has been enabled for MCC college, Tambaram. E-payment of conference fees for Niti Adyog has been implemented.
- **Mobile Banking:** New Mobile banking Solution has been enabled catering to various services. Recently IMPS – M2P (Merchant to Person) has been introduced. This enhances the E-presence across all merchant websites using IMPS. Reset of Mobile Banking MPIN is enabled in Internet Banking for customers. Loan/deposit View enabled. Credit card payments through mobile Banking enabled. Mobile banking registration through ATM is being developed.
- **ATM:** Green PIN for ATM debit cards has been enabled as a green initiative. VISA direct facility which facilitates fast fund transfer with in 30 minutes vis-à-vis T+2 in the current process is being developed and will be implemented.

- **Multicurrency Travel Prepaid Card:** Bank has launched Multicurrency Travel Prepaid card which allows six currencies at a time including USD/GBP/EURO in tie up with Master Card.
- **Document Management System:** A new Document Management System is enabled, through which Bank has implemented CFEPC (Centralised Foreign Exchange Processing Centre) across AD Branches.
- **Customer Service:** Bank provides ATM, Self Pass-Book Printing Kiosks, Cash Recycler for improving customer service. This facilitates the customers to print their passbooks, deposit cash, withdraw cash. 687 Pass Book Printing Kiosks and 384 Cash recycler 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 Transfer; 5.Mini Statement;
  - Ru\_Pay card On-us Transactions has been enabled in Micro ATM. Aadhaar Enabled Payment System (AEPS) On/OFF us enabled. CIF-ID creation with E-KYC enabled.
- **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 – 30.06.2016

INR Crs

Quarter ending

Key Performance indicators	Jun-15	Sep-15	Dec-15	Mar-16	Jun-16
Business Mix	407,027	409,542	410,019	397,241	384,040
Deposits	232,064	233,026	230,670	224,514	218,484
Advances (Gross)	174,963	176,516	179,349	172,727	165,556
Operating Profit	556	990	625	714	691
Net Profit	15	-551	-1425	-936	-1451
NIM (%)	1.92	2.03	1.93	1.88	1.87
Gross NPA	16,451	19,424	22,672	30,049	33,913
Net NPA	10,640	12,539	14,174	19,213	21,321
Return on Assets (%)	0.02	-ve	-ve	-ve	-ve
Return on Equity (%)	0.47	-ve	-ve	-ve	-ve
Book Value (INR)	100.90	96.44	72.61	57.62	20.22

# Deposits & Advances

Particulars	30.06.2016	30.06.2015	31.03.2016
DEPOSITS	2,18,484	2,32,064	2,24,514
Current	13,117	11,808	12,082
Savings	52,799	47,226	52,403
Term Deposit	1,52,567	1,73,030	1,60,029
CASA	65,916	59,035	64,485
CASA RATIO	30.17	25.44	29.10
ADVANCES	1,65,556	1,74,963	1,72,727
BUSINESS MIX	3,84,040	4,07,027	3,97,241
CD RATIO	75.77	75.39	76.93

Particulars	METRO	Urban	Semi Urban	Rural
DEPOSITS	1,09,671	52,949	28,887	17,603
%	<b>52</b>	<b>25</b>	<b>14</b>	<b>9</b>
ADVANCES	86,211	29,141	18,700	15,845
%	<b>58</b>	<b>19</b>	<b>12</b>	<b>11</b>

# Key Sectors (Domestic Credits) 30.06.2016

INR Crs

Sector	Jun 15	Mar-16	Jun-16
Agriculture	30,370	30,237	28,274
MSME	30,175	31,804	27,638
Retail Credit	18,766	23,044	22,095

# Retail Credit (Breakup)

INR Crs

Sector	Jun 15	Mar 16	Jun 16
<b>Retail Credit</b>	18,766	23,044	22,828
<b>of Which</b>			
<b>- Housing Loans</b>	7,094	9,099	9,099
<b>- Misc. CC</b>	1,403	392	733
<b>- Pushpaka</b>	1,381	1,672	1,703
<b>- Educational Loan</b>	4,082	4,442	4,532
<b>- Others</b>	1,299	3,455	3,480
<b>- Jewel Loan to Others</b>	3,507	3,984	3,282

**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 15	Mar 16	Jun 16
CAPITAL MARKET	532	1,473	1,413
REAL ESTATE	23,256	26,342	25,541
of Which			
HOUSING LOAN*	9,782	12,721	12,693
COMMERCIAL REAL ESTATE	8,104	7,239	6,630
OTHERS (DIRECT & INDIRECT)	5,370	6,382	6,218

\* Includes Non-Priority  
Housing Loans

# Overseas Advances - Breakup

- [Click to edit the outline text format](#)

INR Crs

Sector	Jun 15	Mar 16	Jun 16
Trade	5,866	5,252	5,377
Manufacturing	6,261	5,455	5,341
Real Estate	268	279	154
Buyers Credit	1,686	4,217	3,285
Others	1,920	2,095	2,183
<b>Total</b>	<b>16,001</b>	<b>17,298</b>	<b>16,340</b>

Sector	31.03.2016 Accounts	31.03.2016 Amount	31.03.2016 %	30.06.2016 Accounts	30.06.2016 Amount	30.06.2016 %
Chemical & Pharma	7	346.21	2.08	7	430.24	2.62
Sugar	2	23.55	0.14	2	27.68	0.17
Textile	13	605.48	3.63	12	613.22	3.73
Iron & Steel	41	3606.41	21.63	40	3756.00	22.87
Auto & Ancillary	3	390.96	2.34	3	446.86	2.72
Paper	4	98.93	0.59	4	105.57	0.64
Food Processing	5	347.15	2.08	5	376.48	2.29
Engineering	11	1655.78	9.93	9	1350.98	8.23
Telecom	2	138.64	0.83	1	142.19	0.87
Metal Processing	3	406.08	2.44	3	432.40	2.63
Power	17	4302.23	25.80	18	3913.49	23.83
Airways	0	0.00	0.00	0	0.00	0.00
Electronic & Software	1	25.64	0.15	1	25.64	0.16
Cement	3	329.03	1.97	2	116.09	0.71
Logistics	1	4.65	0.03	1	4.64	0.03
Other Industries	16	757.26	4.54	13	794.52	4.84
<b>Sub Total</b>	129	13038.00	78.19	121	12536.00	76.33

Sector	31.03.2016 Accounts	31.03.2016 Amount	31.03.2016 %	30.06.2016 Accounts	30.06.2016 Amount	30.06.2016 %
<b>Sub Total</b>	129	13038.00	78.19	121	12536.00	76.33
<b>SME</b>	119	588.65	3.53	119	647.04	3.94
<b>Micro Finance</b>	4	116.34	0.70	4	111.53	0.68
<b>Infrastructure</b>	26	2301.47	13.80	25	2464.71	15.01
<b>Comm. Real Estate(CRE)</b>	4	48.60	0.29	2	46.62	0.28
<b>Trade</b>	10	38.14	0.23	9	36.26	0.22
<b>Agriculture</b>	60	335.69	2.01	60	347.85	2.12
<b>HL/EDU/Others</b>	36	53.46	0.32	37	54.61	0.33
<b>Real Estate (Other than CRE)</b>	2	96.33	0.58	2	115.84	0.71
<b>Ceramic, Granite, Marble</b>	3	7.47	0.04	3	7.04	0.04
<b>Rubber &amp; Plastic</b>	5	50.51	0.31	5	56.64	0.34
<b>GRAND TOTAL</b>	398	16674.66	100	387	16424.14	100.00

# Asset Classification wise details of Restructured Accounts

Outstanding as on 30.06.2016

Asset Classification	No. of Accounts (31.03.2016)	Amount (INR Crs) (31.03.2016)	% to Total	No. of Accounts (30.06.2016)	Amount (INR Crs) (30.06.2016)	% to Total
Standard Assets	154	9904	59	130	8545	52
Sub-Standard Assets	99	2784	17	90	3367	21
Doubtful Assets	144	3983	24	167	4512	27
Loss Assets	1	4	0	0	0	0
<b>Total</b>	<b>398</b>	<b>16675</b>	<b>100</b>	<b>387</b>	<b>16424</b>	<b>100</b>

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

	Jun 15	Sep 15	Dec 15	Mar 16	Jun 16
No. of A/Cs Slipped during the quarter	28	44	14	40	34
Amount in INR Crs	228	2667	1346	1749	1115

**RESTRUCTURED ACCOUNTS AS ON 30.06.2016  
(INCLUDES ALL F.B. FACILITIES OF THE BORROWER)**

**INR Cr**

	Domestic			Foreign	Global
	> 1 crore	< 1 crore	Total		
As on 31.03.2016 O/S	16,649.01	25.62	16,674.63	561.46	17,236.09
Additions during Q1 of 2016-17	0	0	0	0	0
Less: Repayment in Restr. A/cs (Completed 2 yrs in Restruc. Accounts)	250.57	-0.09	250.48	-7.55	242.93
As on 30.06.2016 O/S	16,398.44	25.71	16,424.15	569.01	16,993.16

Particulars	Jun 15	Sep 15	Dec 15	Mar 16	Jun 16
<b>OPENING GROSS NPA</b>	14922	16451	19424	22672	30049
<b>ADD Slippages</b>	2489	4761	4393	9323	5330
<b>LESS</b>					
Cash Recovery	193	403	379	505	458
Upgradation	224	689	421	480	346
Write Off	321	706	332	769	408
Sale to ARC	221	25	13	192	253
<b>Total Reduction in NPA</b>	960	1788	1145	1946	1465
Provision for Bad & Doubtful Debts	4628	5564	7116	9405	11100
<b>CLOSING GROSS NPA</b>	16451	19424	22672	30049	33913
<b>Net NPA</b>	10640	12539	14174	19213	21321
<b>Gross NPA Ratio %</b>	9.40	11.00	12.64	17.40	20.48
<b>Net NPA Ratio %</b>	6.31	7.41	8.32	11.89	13.97
<b>Provision Coverage Ratio %</b>	50.79	49.98	50.36	47.39	47.61
<b>NPA of Overseas Branches (Included in Gross NPA above)</b>	1813	1830	2547	3451	3675



## Sectorwise NPA as of 30.06.2016 (Domestic)

INR Crs

Category	NPA	% to total Domestic NPA
Agriculture	2225	7.36
Industry	21720	71.83
Services	4276	14.14
Personal	2018	6.67
<b>Total</b>	<b>30239</b>	<b>100.00</b>
Of Which		
Commercial Real Estate	486	1.61

# NPA- Industrywise – Domestic

INR Crs

Sl No	Industry	NPA as on 30.06.2016	% to total Domestic NPA
1	Cotton Textiles/Other textiles	2153	9.91
2	Iron & Steel	7600	34.99
3	Infrastructure	4007	18.45
4	Chemical ,dyes, paints etc	751	3.46
5	Gems & jewellery	236	1.09
6	Construction	140	0.64
7	Other Metal & Metal Products	1639	7.55
8	Paper & paper products	485	2.23
9	Food Processing	1306	6.01
10	Sugar	152	0.70
11	All other Industries	184	0.85
	<b>Sub Total</b>	<b>18653</b>	<b>85.88</b>
12	Others	3067	14.12
	<b>Total domestic</b>	<b>21720</b>	<b>100.00</b>

Agriculture	301
Services ( Other than Commercial Real Estate)	553
Personal	1171
Commercial Real Estate	151
Sub Total	<b>2176</b>
Industry	
Other Metals	180
Gem and Jewellery	8
Food Processing (Other than sugar, Vegetable Oil , Vanaspathi & Tea)	47
Textile	952
Steel	675
Mining	21
Chemicals, Dyes, Drugs & Pharma	41
Paper	12
Rubber and Rubber Products	9
All Engineering/All other Industries	509
Other Industries	1148
<b>Sub Total (Industry)</b>	<b>3601</b>
<b>Total Slippages – Domestic</b>	<b>5778</b>
<b>Overseas</b>	<b>235</b>
<b>Total-Global</b>	<b>6013</b>

INR Crs

Sector	Jun 15	Mar 16	Jun 16
Trade	951	1,868	1,878
Manufacturing	564	822	1,021
Real Estate	90	67	69
Others	208	695	706
<b>Total</b>	<b>1,813</b>	<b>3,451</b>	<b>3,675</b>

**INR Crs**

Quarter Ending

Particulars	Jun 15	Sep 15	Dec 15	Mar 16	Jun 16
Interest Earned	6,137	5,996	5,912	5,472	5,215
Interest Expended	4,808	4,598	4,565	4,164	3,970
Net Interest Income	1,329	1,398	1,347	1,308	1,245
Non Interest Income	535	774	534	686	653
<b>Total Operating Income</b>	<b>1,864</b>	<b>2,172</b>	<b>1,881</b>	<b>1,994</b>	<b>1,897</b>
Operating Expenses	1,308	1,182	1,256	1,280	1,207
Operating Profit	556	990	625	714	690
Total Provision	542	1,541	2,050	1,650	2,141
<b>Net Profit</b>	<b>15</b>	<b>(551)</b>	<b>(1,425)</b>	<b>(936)</b>	<b>(1,451)</b>

INR Crs

Particulars	Q1 15-16	Q1 16-17
TOTAL INCOME	6,672	5,868
Interest Earned	6,137	5,216
Other Income	535	653
TOTAL EXPENDITURE (Excl. Provisions and Contingencies)	6,116	5,178
Interest Expended	4,808	3,970
Operating Expenses	1,308	1,207
1) Payments to and Prov for Employees	947	820
2) Other Operating Expenses	360	387
OPERATING PROFIT (Profit before Provisions and Contingencies)	556	691
Total Provisions and Contingences	542	2,141
of Which		
Provision for NPAs	975	2,065
Provision for Taxes	(122)	3
Others	(311)	73
NET PROFIT	15	(1,451)

INR Crs

Particulars	Q1 15-16	Q1 16-17
<b>OPERATING PROFIT</b>		
Global	556.31	690.55
Domestic	459.69	619.62
Overseas	96.62	70.93
<b>PROVISIONS</b>		
Global	541.55	2141.05
Domestic	469.47	2073.49
Overseas	72.08	67.56
<b>NET PROFIT/LOSS</b>		
Global	14.76	-1450.50
Domestic	-9.78	-1453.87
Overseas	24.54	3.37



# PROFIT - NET INTEREST INCOME

INR Crs

Particulars	Quarter Ending				
	Jun 15	Sep 15	Dec 15	Mar 16	Jun 16
<b>TOTAL INTEREST INCOME</b>	6,137	5,996	5,912	5,472	5,216
of which					
Int Income from Advances	4,388	4,285	4,198	3,795	3,741
Int Income from Investments	1,641	1,619	1,629	1,594	1,374
Other Interest Income	108	92	85	83	101
<b>TOTAL INTEREST EXPENDED</b>	4,808	4,598	4,565	4,164	3,970
of Which					
Int Expended on Deposits	4,444	4,110	3,983	3,713	3,504
Int Expended on Borrowings	364	487	582	451	466
Other Int. Expenses	0.00	1	-	0.00	0
<b>NET INTEREST INCOME</b>	1,329	1,398	1,347	1,308	1,245
<b>NET INTEREST MARGIN (%)</b>	1.92	2.03	1.93	1.88	1.87
<b>Domestic (%)</b>	1.92	2.06	2.02	1.94	1.92
<b>Overseas</b>	1.97	1.74	0.92	1.22	1.36



**INR Crs**

**Quarter Ending**

Particulars	Jun 15	Sep 15	Dec 15	Mar 16	Jun 16
<b>Total Non Interest Income</b>	535	774	534	686	653
<b>of which</b>					
<b>Exchange / Commission</b>	255	278	246	283	201
<b>Profit on Sale of Investments</b>	80	202	54	122	155
<b>Profit on Revaln. Of Investments</b>	(2)	0	0	0	(16)
<b>Recovery in Written off Accounts</b>	90	258	85	135	91
<b>Other Non Interest Income</b>	113	36	149	146	222

# NET PROFIT (Quarterly Comparison)

INR Crs

इण्डियन ओवरसीज़ बैंक  
Indian Overseas Bank



## Quarter Ending

Particulars	Jun 15	Sep 15	Dec 15	Mar 16	Jun 16
<b>OPERATING PROFIT</b>	556	990	625	714	691
<b>Total Provision</b>	541	1541	2050	1650	2141
of Which					
NPA	975	1466	1820	3088	2065
Provision for Unhedged FC Exposure	0	2	0	0	0
Standard Advances	17	(27)	(60)	(167)	98
Prov./Depreciation on Investments	123	(45)	27	(79)	0
Staff Welfare Fund	0	0	0	0	0
Deferred Tax Liability	0	0	0	(1249)	0
Income Tax	(122)	153	154	234	3
Wealth Tax	0	0	0	0	0
Contingencies	1	1	1	0	0
Other General Provisions	0	0	0	0	10
Non Performing Investments	3	(10)	1	11	(26)
Diminution of Securities	0	0	0	0	0
Restructured Accounts	(457)	(70)	109	(298)	(8)
Other Assests	1	72	(2)	1	0
Country-wise Risk	0	(1)	0	0	(2)
Prov for Restructured Investments	0	0	0	109	0
<b>NET PROFIT / LOSS</b>	<b>15</b>	<b>(551)</b>	<b>(1425)</b>	<b>(936)</b>	<b>(1451)</b>

# Cost & Yield Ratios (Quarterly Comparison)

Particulars	Jun 15	Sep 15	Dec 15	Mar 16	Jun 16
Avg. Cost of Deposits (%)	7.45	7.26	7.10	6.64	6.42
Avg. Yield on Advances (%)	9.76	9.52	9.25	8.32	8.53
Avg. Yield on Investments (%)	7.16	7.27	7.26	7.22	7.15
Avg. Cost of Funds (%)	7.36	7.17	6.99	6.48	6.45
Avg. Yield on Funds (%)	8.87	8.73	8.48	7.88	7.85
Net Interest Margin (%)	1.92	2.03	1.93	1.88	1.87
Business Per Employee (Rs. Crores)	12.83	12.57	12.59	12.41	12.27
Business Per Branch (Rs. Crores)	119.89	120.21	120.2	116.66	112.65

Particulars	Jun 15	Sep 15	Dec 15	Mar 16	Mar 16 (Annual)	Jun 16
<b>Cost to Income Ratio (%)</b>	70.15	54.42	66.79	64.18	63.53	63.62
<b>Return on Assets (%)</b>	0.02	-ve	-ve	-ve	-ve	-ve
<b>Return on Equity (%)</b>	0.47	-ve	-ve	-ve	-ve	-ve
<b>Earning per Share (INR)</b>	0.48	-ve	-ve	-ve	-ve	-ve
<b>Book Value per Share (INR)</b>	100.90	96.44	72.61	57.62	57.62	20.22

**INR Crs**

Particulars	31.03.2016				30.06.2016			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
SLR Investments	17,214.13	46,793.80	20.46	64,028.39	10,010.40	44,909.00	0.00	54,919.40
Of which								
Government. Securities	17,214.11	46,790.69	20.46	64,025.26	10,010.38	44,905.89	0.00	54,916.27
Other Approved Securities	0.02	3.11	0.00	3.13	0.02	3.11	0.00	3.13
M Duration (for SLR)	6.05				6.23			
Non SLR Investments	8,164.25	4,068.46	0.00	12,232.71	8,126.65	4,047.63	0.00	12,174.28
M Duration (Non SLR)	4.74				4.97			
M Duration (Entire Portfolio)	5.95				6.07			
Total	25,378.38	50,862.26	20.46	76,261.10	18,137.05	48,956.63	0.00	67,093.68

INR Crs

Type of Investment	Book Value (Gross)	Total Provision
G - Sec	2530.54	0.16
Bonds - Others	0	0.00
MTN,FCCB	790.22	64.84
Shares	0.09	0.00
Joint Venture - Malaysia	199.58	0.00
Total	3520.43	65.00

# Capital Adequacy

INR Crs

Particulars	Jun-15	Sep-15	Dec'15	Mar-16	Jun-16
Tier I Capital	14,194	13,623	14,221	15,040	13,587
Tier II Capital	5,417	5,165	5,094	3,724	3,823
Total Capital	19,611	18,789	19,315	18,764	17,410
Common Equity Tier I	12,743	12,172	12,770	13,787	12,472
Total Net Assets (Terminal)	287,525	284,868	287,706	274,437	268,312
Risk Weighted Assets	201,169	206,713	198,599	194,179	183,871
CRAR – TIER I (%)	7.06	6.59	7.16	7.75	7.39
CRAR – TIER II (%)	2.69	2.50	2.57	1.92	2.08
CRAR (%)	9.75	9.09	9.73	9.66	9.47
CET I	6.33	5.89	6.43	7.10	6.78



- Business Correspondents (BC) have carried out 45.5 million transactions (4,55,63,152) through their Micro ATM devices up to 30.06.2016 since inception of Financial Inclusion.
- Under PMJDY, as on 30.06.16, we have opened 39,20,320 PMJDY BSBDA accounts.
- As on 30.06.2016, 38,23,640 RuPay cards were issued to the accounts opened under PMJDY.
- BCs can open SB accounts through e-KYC mode. As on 30.06.2016, BCs have opened 2,26,159 SB accounts through their Micro ATM, using e-KYC.

As on 30.06.2016, our enrolment count under Jan Suraksha and Pension Schemes are as follows:

■ **Jan Suraksha Schemes:**

Schemes	31.03.2016	31.05.2016 *	Status of renewal as on 30.06.2016
PMJJBY	9,30,230	8,14,028	6,57,414
PMSBY	28,28,690	26,37,866	25,07,554
Total	37,58,920	34,51,894	31,64,968

\* Active Accounts as on 31.05.2016

■ **Pension Schemes:**

2015-2016 (Cumulative)	18,540
2016-2017 (Cumulative)	10,084
Total APY Enrolments	28,534

Thank You

