



Indian Overseas Bank इण्डियन ओवरसीज़ बैंक



PERFORMANCE ANALYSIS

Q3/9months 2017-18

- Indian Overseas Bank (IOB) was founded on 10th February 1937 by **Shri.M.Ct.M. Chidambaram Chettyar**, a pioneer in many fields.
- The Bank was founded by him with the main objective of specializing in foreign exchange business in banking to take the Bank across the globe.
- IOB started business simultaneously – at Karaikudi, Chennai and Rangoon in Burma (presently Myanmar) followed by a branch in Penang, Malaysia.
- At the dawn of Independence IOB had 38 branches in India and 7 branches abroad –and Deposits stood at Rs.6.64 Crores and Advances at Rs.3.23 Crores at that time.
- IOB was one of the 14 major banks that were nationalized in 1969. On the eve of Nationalization in 1969, IOB had 195 branches in India with aggregate deposits of Rs.67.70 Cr. and Advances of Rs.44.90 Cr.
- Currently IOB is sponsoring two Regional Rural Banks. Pandiyan Grama Bank in Tamil Nadu and Odisha Gramya Bank in Odisha.
- Bank has its overseas presence in 5 countries Singapore, Hongkong, Thailand , Srilanka and south Korea.

KEY STRENGTHS



- **81** years in the service of Banking.
- Strong Domestic presence of **3342** Branches & **3278** ATMS.
- **57%** of Branches catering to the needs of Rural and Semi Urban centres enhancing deeper Financial Inclusion.
- **2713** Business Correspondents provide extended reach.
- A strong Brand name in South India especially in the State of **Tamil Nadu**.
- Trust of **35 million** active customers.
- Overseas Presence with **8** branches and **1** Representative Office.
- Sustained Growth in Low cost **CASA** deposits.
- Improved performance in **Retail, Agri** and **MSME** Segments contributing to **65%** of Domestic Advances up from **54%** an year ago.
- Digital initiatives and strong technology penetration.

HIGHLIGHTS



- Maintains healthy CASA Ratio of **35.33%** as at Dec 2017.
- Global Deposits recorded a growth of **2.72%** on Y-o-Y basis and ended at Rs. **2,16,592** crores.
- Global Advances ended at Rs. **1,51,536** crores with improved RAM concentration of **59.61%** at **Rs. 90,335** crores.
- Retail Credit recorded a growth of **31.86%** & MSME grew by **26.15%** on Y-o-Y basis.
- Core Retail grew by **44.47%** on Y-o-Y basis & **11.67%** on Sequential quarter basis.
- Better NPA Management, Slippages lesser than Recovery.
- Gross NPA declined on Q-o-Q and Y-o-Y basis and ended at Rs. **33,267** crores.
- Net NPA declined in absolute terms and ended at Rs. **17,761** crores on both Q-o-Q and Y-o-Y basis.
- Gross NPA ratio and Net NPA ratio declined by **78** basis points on sequential quarter basis.
- Provision Coverage Ratio improved from **52.17%** in Dec-16 to **57.83%** in Dec-17.

- Other Income grew by **17.90%** for 9 month period 2017-18 and recorded a growth of **12.49%** for Q3 17-18 over Q3 16-17.
- Interest Expenditure declined by **16.66%** for 9 month period 2017-18 and recorded a decline of **13.58%** for Q3 17-18 over Q3 16-17
- Staff Expenses declined by **4.56%** for 9 month period 2017-18 and recorded a decline of **7.20%** for Q3 17-18 over Q3 16-17.
- Operating Profit stood at **Rs. 2,500** crores for 9 months period 2017-18.
- Net Loss stood reduced at **Rs. 2,693** crores for 9 months period 2017-18 as against **Rs.2,770** crores for the corresponding period last year.
- On sequential quarter basis also, the Net loss stood lower in Q3 2017-18 at Rs. **971** crores as against Rs. **1,223** crores in Q2 2017-18.
- Cost of Deposits dipped by **74** basis points to end at **5.52%** on Y-o-Y basis (over 9m16-17).
- ROA for Q3 2017-18 ended at **-1.45 %** as against **-1.85%** for Q2 2017-18.
- Business per employee consistently improved to **Rs. 12.93** crores as of Dec 17 against Rs. **12.61** crores as of Sept -17 & Rs.**12.00** crores as of Dec 16.

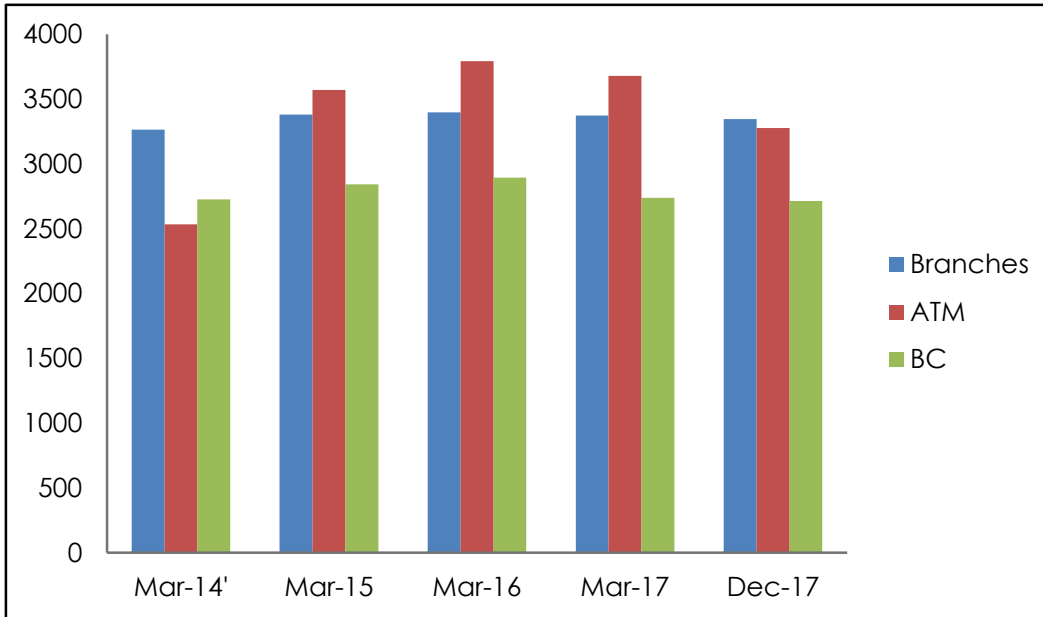
MOODY'S
INVESTORS SERVICE

Upgraded from
Stable to Positive

S&P Global
Ratings

BB/Stable/B

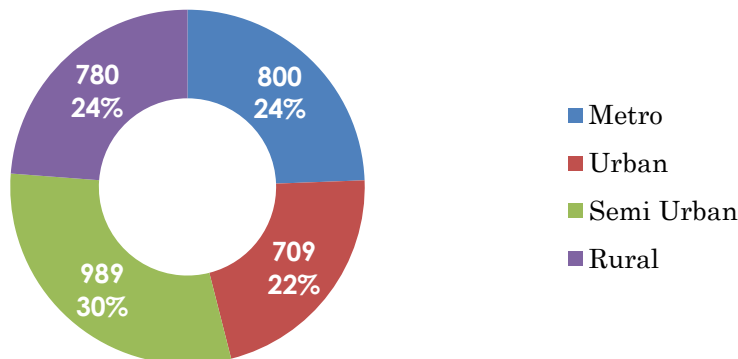
CUSTOMER TOUCH POINTS



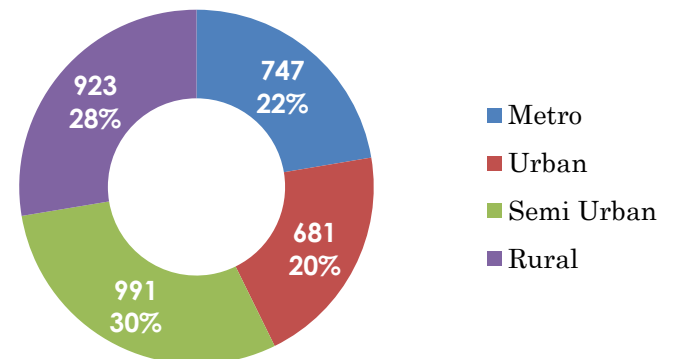
Year	Branches	ATM	BC*
Mar-14	3265	2533	2727
Mar-15	3381	3571	2841
Mar-16	3397	3793	2894
Mar-17	3373	3679	2738
Dec-17	3342	3278	2713

BC: Business Correspondents

ATM Network



Branches Network



GLOBAL FOOTPRINTS – OVERSEAS PRESENCE



Branches

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

Representative Office

- Dubai

JV Subsidiary

- Malaysia

Remittance Centres

- Singapore – Serangoon Road
- Singapore – Boon Lay

JV Subsidiary in Malaysia: Joint Venture with Bank of Baroda (40%) and Andhra Bank (25%) with IOB share of 35%

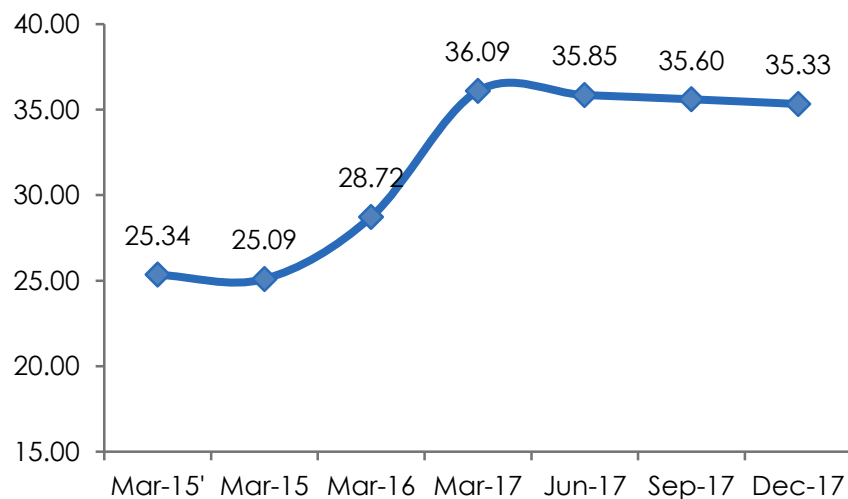
BUSINESS PERFORMANCE



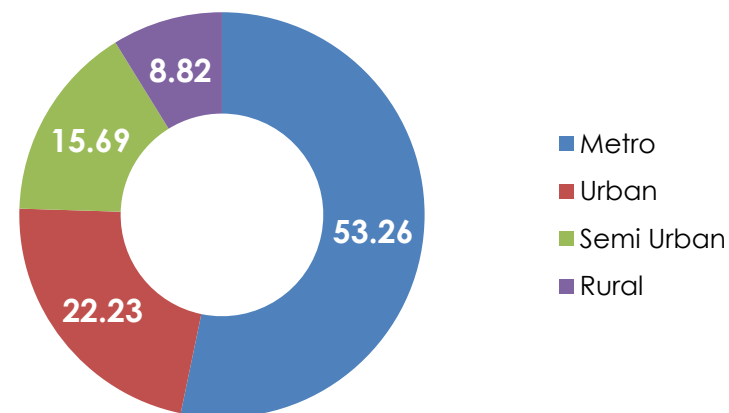
Rs in crores

Particulars	Dec-16	Mar-17	Sep-17	Dec-17	YoY(%)	QoQ(%)
CASA Deposits	76304	76269	75321	76526	0.29	1.60
Total Deposits	210861	211343	211548	216592	2.72	2.38
Advances	153875	156776	152664	151536	-1.52	-0.74
Business Mix	364736	368118	364212	368128	0.93	1.08
CASA%	36.19	36.09	35.60	35.33	-0.86	-0.27
CD Ratio%	72.97	74.18	72.16	69.96	-3.01	-2.20

CASA %



Deposit Composition – Domestic %



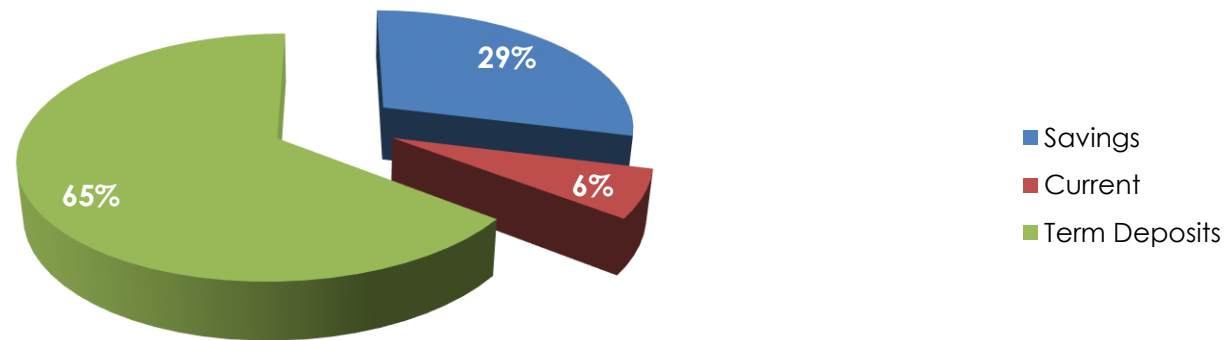
DEPOSIT COMPOSITION



Rs in crores

Particulars	Dec-16	Mar-17	Sep-17	Dec-17	YoY(%)	QoQ(%)
Savings	63933	63232	63022	62664	-1.99	-0.57
Current	12371	13037	12299	13863	12.06	12.71
CASA Deposits	76304	76269	75321	76526	0.29	1.60
Term Deposits	134557	135074	136227	140066	4.09	2.82
Total Deposits	210861	211343	211548	216592	2.72	2.38
CASA%	36.19	36.09	35.60	35.33	-0.86	-0.27

Deposit Composition - %



DEPOSITS & COST

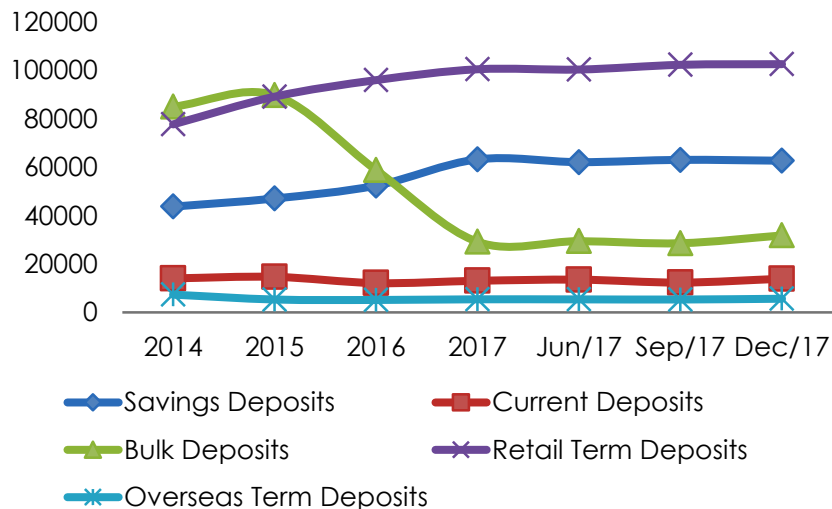


Rs in crores

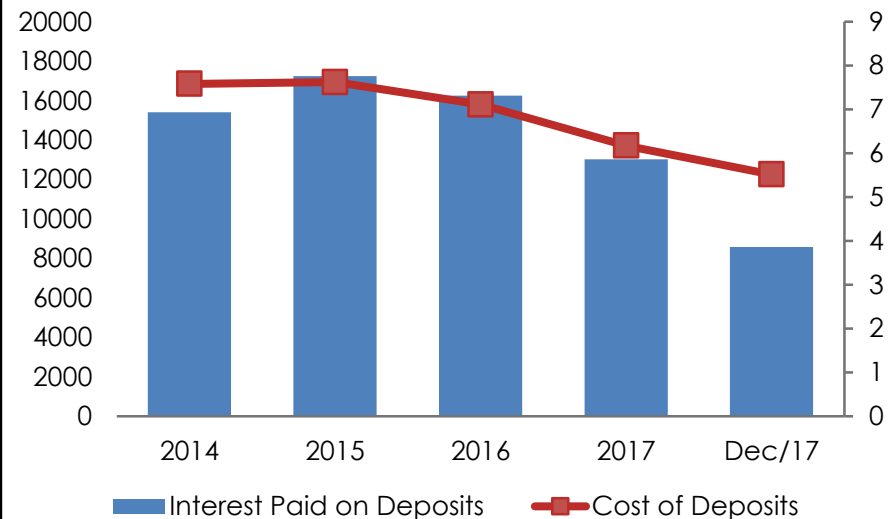
Parameters	2014	2015	2016	2017	Jun-17	Sep-17	Dec-17
Savings Deposits	43744	47101	52404	63232	62073	63022	62664
Current Deposits	14023	14640	12082	13037	13488	12299	13863
Bulk Deposits	85092	89837	58917	29195	29466	28610	31838
Retail Term Deposits	77755	89197	96029	100514	100393	102350	102620
Overseas Term Deposits	7362	5274	5082	5366	5329	5267	5607
Total Deposits	227976	246049	224514	211343	210748	211548	216592
CASA%	25.34	25.09	28.72	36.09	35.85	35.60	35.33

Parameters	2014	2015	2016	2017	Dec-17
Interest Paid on Deposits	15409	17246	16250	13026	8584
Cost of Deposits -%	7.58	7.62	7.11	6.17	5.52

Deposits



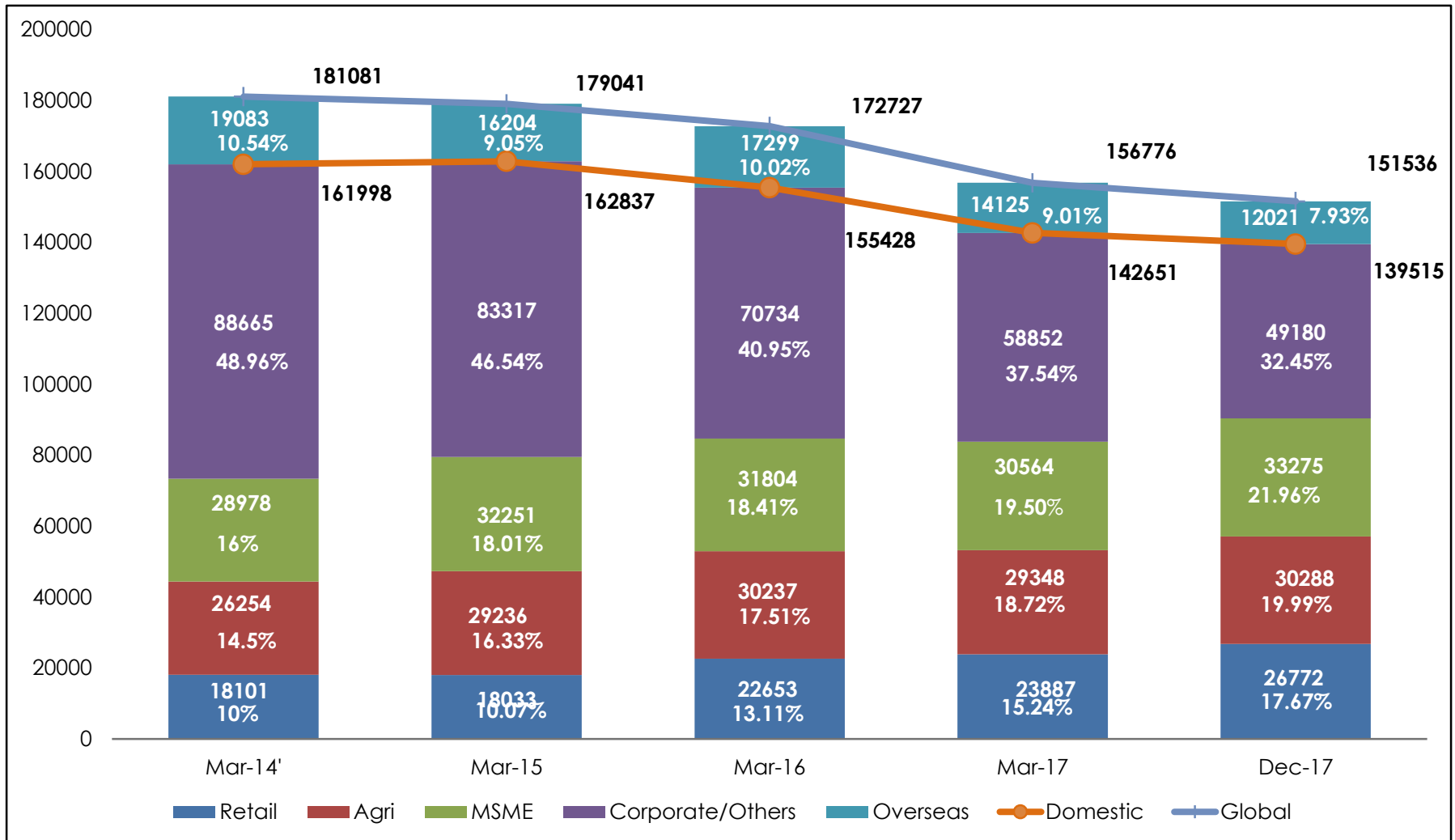
Interest Paid on Deposits/CoD



SECTOR WISE GLOBAL ADVANCES



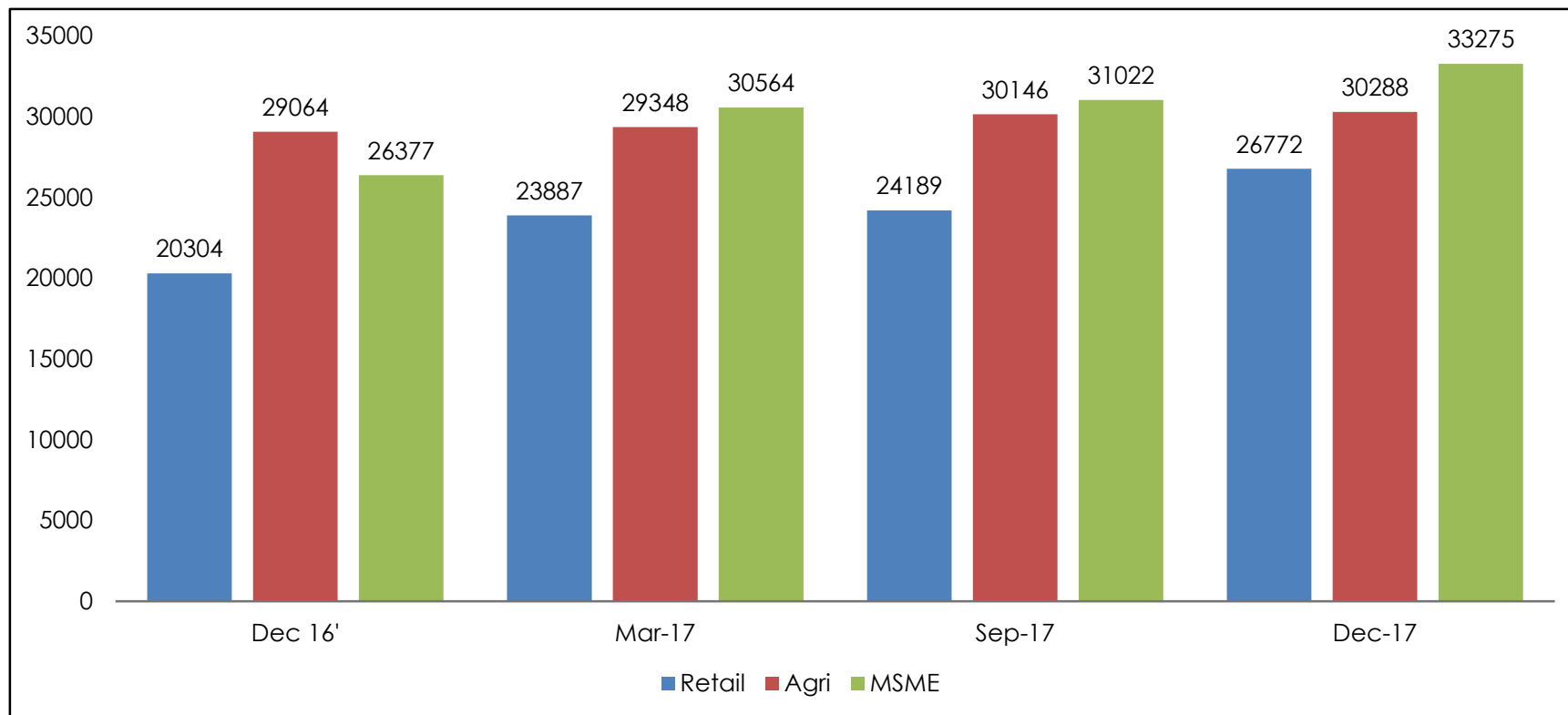
Rs in crores



RAM – THE GROWTH DRIVER

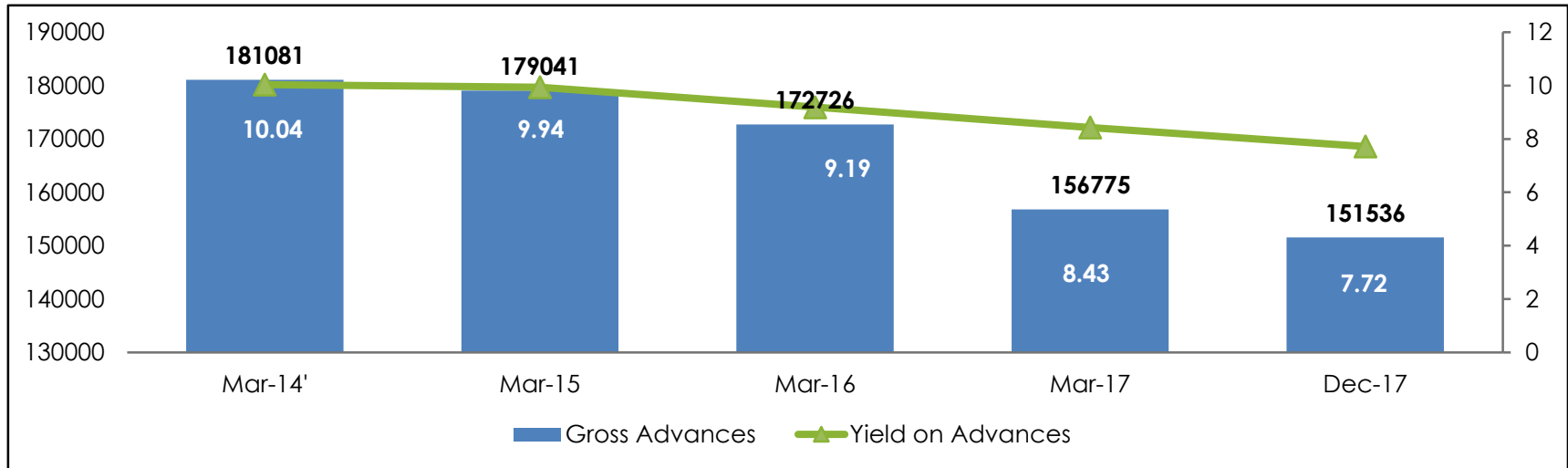


Rs in crores

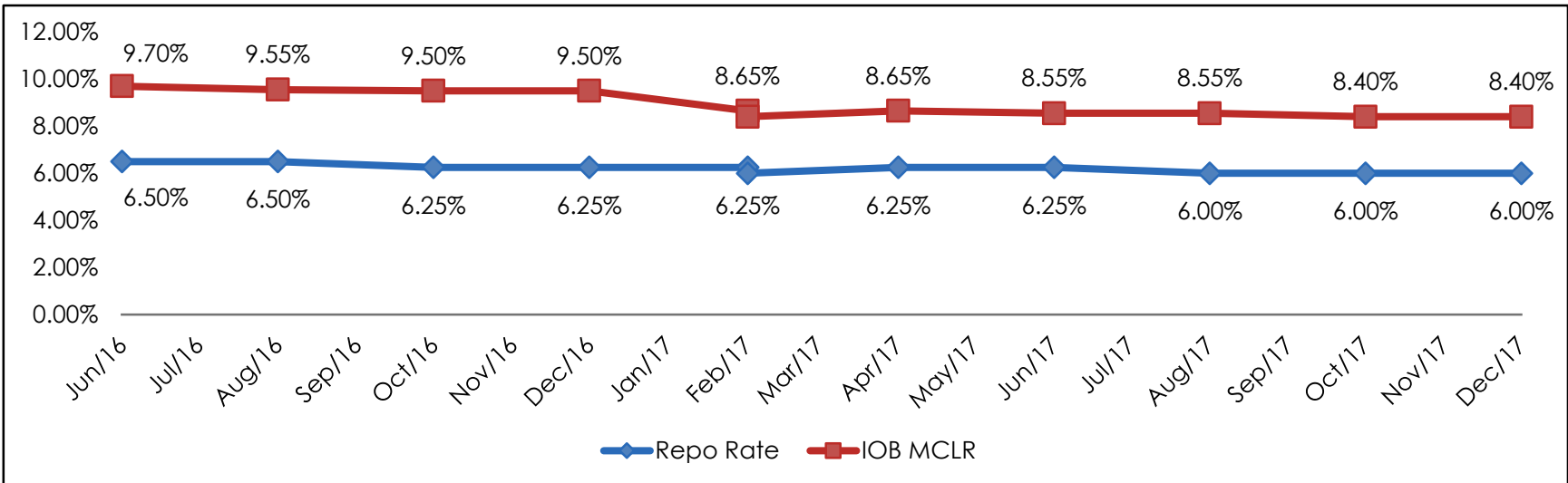


Particulars	Dec 16'	Mar-17	Sep-17	Dec-17
Retail	20304	23887	24189	26772
Agri	29064	29348	30146	30288
MSME	26377	30564	31022	33275
Total RAM	75745	83799	85357	90335
Domestic Advances	139815	142651	140287	139515
% Share of RAM	54.18	58.74	60.84	64.75

GROSS ADVANCES & YOA



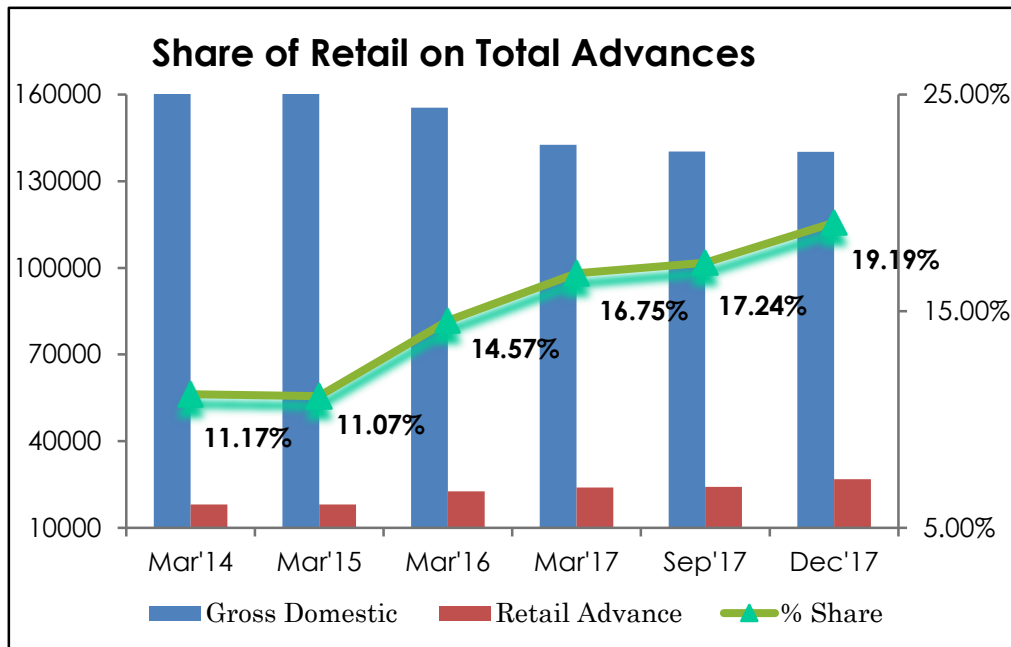
REPO RATE & IOB MCLR



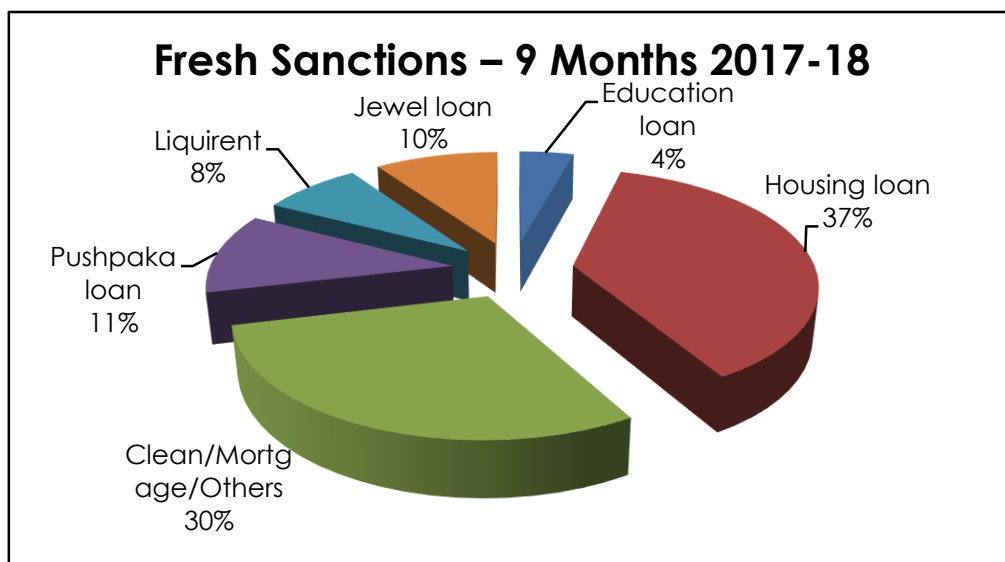
RETAIL PERFORMANCE



Rs in crores



Year	Gross Domestic	Retail Advance	% Share
Mar'14	161998	18101	11.17%
Mar'15	162837	18033	11.07%
Mar'16	155428	22653	14.57%
Mar'17	142651	23887	16.75%
Sep'17	140287	24189	17.24%
Dec'17	139515	26772	19.19%



Fresh Sanctions - 9 Months 2017-18

Schemes	1-4-17 to 31.12.17	Share %
Education loan	349.60	4.24
Housing loan	3083.58	37.39
Clean/Mortgage/Others	2445.52	29.66
Pushpaka loan	933.08	11.31
Liquirent	637.78	7.73
Jewel loan	796.96	9.66
Total	8246.52	100.00

YoY Growth Comparison on Core Retail Advances (EXCL JEWEL LOAN & LIQUIRENT)

Rs in crores

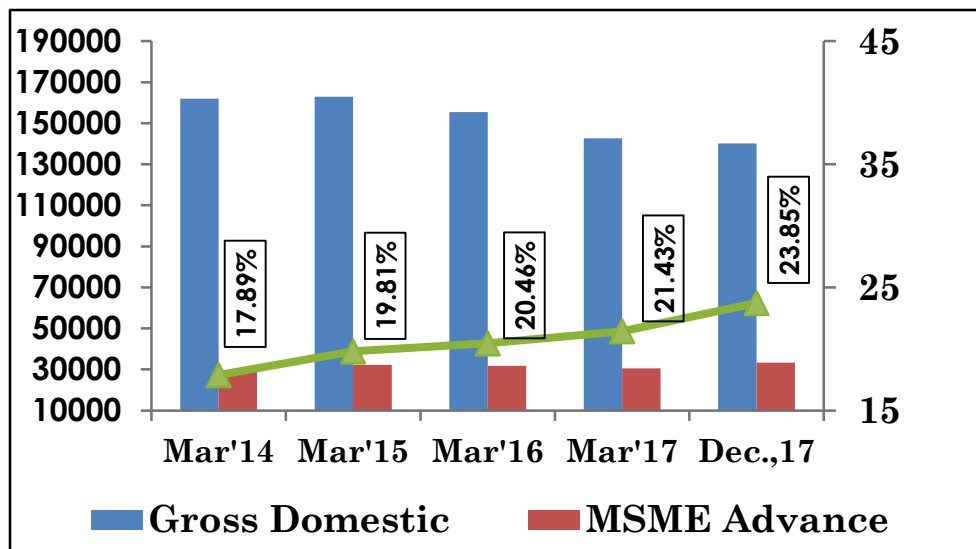


Schemes							Q3		
	30.06.16	30.06.17	YoY (%)	30.09.16	30.09.17	YoY (%)	31.12.16	31.12.17	YoY (%)
Housing loan	9098.59	9787.88	7.58	9157.21	10545.3	15.16	8755.07	11587	32.35
Vehicle loan	1703.23	2216.71	30.15	1803.72	2367.7	31.27	1851.44	2461.18	32.93
Clean loan	787.35	777.52	-1.25	764.68	798.08	4.37	726.64	807.84	11.17
Education loan	4532.14	4861.22	7.26	4654.96	5015.98	7.76	4708.37	5038.48	7.01
Other Retail loans	1035.17	2558.17	147.13	1044.99	2835.73	171.36	1000.38	4146.42	314.48
Mortgage Loans		377.2			483.04			578.69	
Total Core Retail	17156.48	20578.7	19.95	17425.6	22045.8	26.51	17041.9	24619.6	44.46

MSME PERFORMANCE



MSME segment recorded a Y-o-Y growth of 26.15%

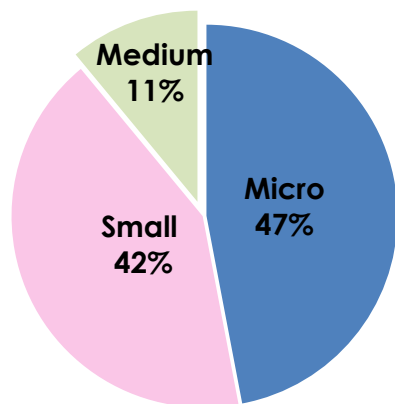


(Rs in Crores)

As On	Gross Domestic	MSME Advance	% Share
Mar'14	161998	28978	17.89%
Mar'15	162837	32252	19.81%
Mar'16	155428	31804*	20.46%
Mar'17	142651	30564*	21.43%
Dec'17	139515	33275*	23.85%

* Netting of Rs. 7500 crores related to Food & Agro processing units migrated and classified under Agriculture

MSME CREDIT as on 31.12.2017



% Share of MSME Credit

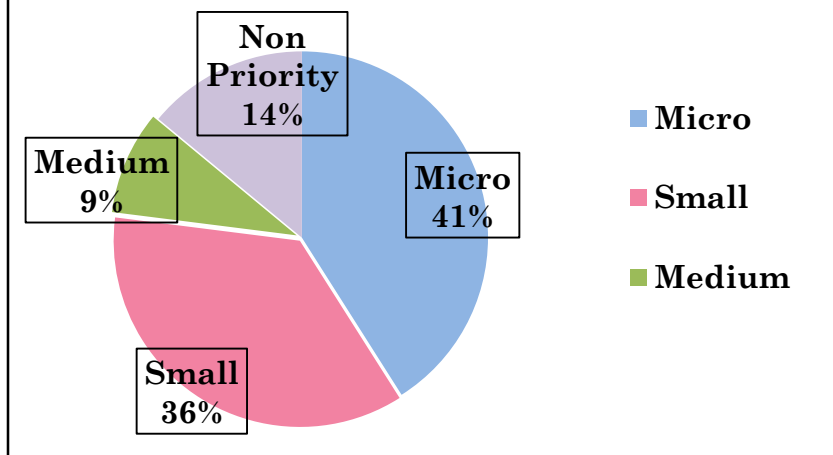
(Rs in Crores)

Category	Outstanding as on 31.12.2017		% Share
	No. of Acs	Amount	
Micro	447404	15636	47%
Small	23841	13946	42%
Medium	1372	3693	11%
Total	472617	33275	100%

PRIORITY SECTOR GROWTH – MSME ADVANCES



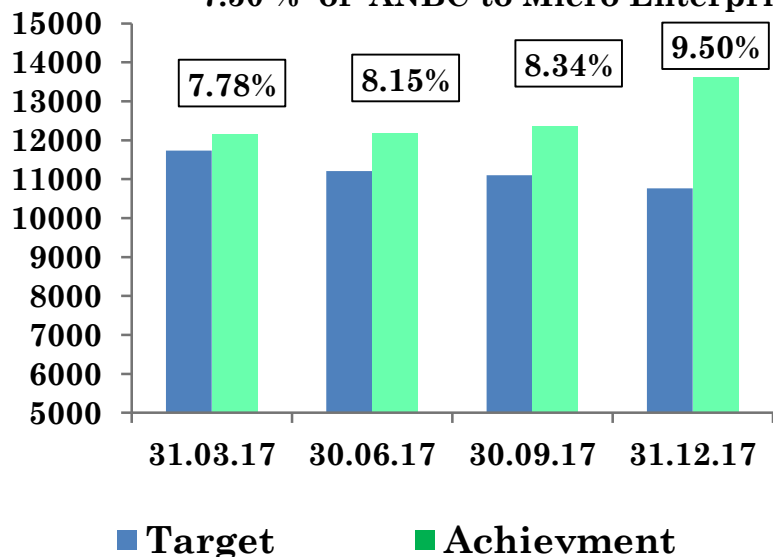
MSME Priority as on 31.12.2017



MSME Priority/ Non - Priority (Rs in Crores)

Category	Outstanding as on 31.12.2017				
	Total MSME	Priority		Non- Priority	
Micro	15636	13625	41%	2011	6%
Small	13946	11931	36%	2015	6%
Medium	3693	2870	9%	823	2%
Total	33275	28426	86%	4849	14%

7.50 % of ANBC to Micro Enterprises



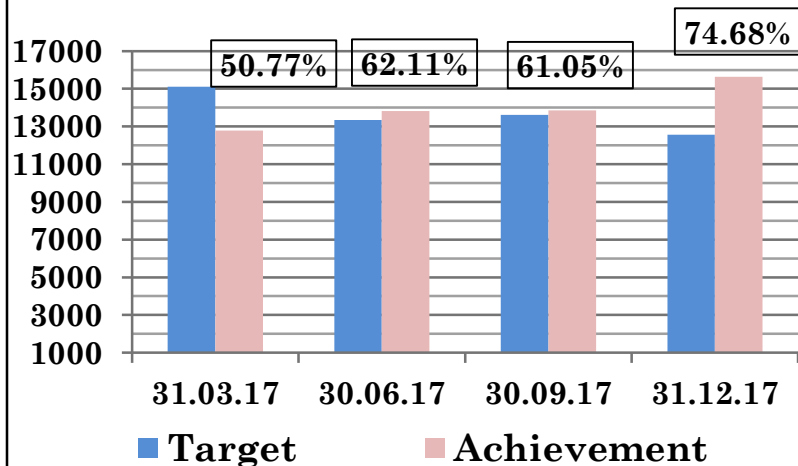
Achievement of 7.5 % Micro Target on ANBC (Rs in Crores)

As On	ANBC Amount	Micro		% Share of ANBC
		Target	Achievement	
31.03.2017	156399	11730	12162	7.78%
30.06.2017	149425	11207	12181	8.15%
30.09.2017	148025	11102	12348	8.34%
31.12.2017	143475	10761	13625	9.50%

PM'S TASK FORCE COMMITTEE TARGETS



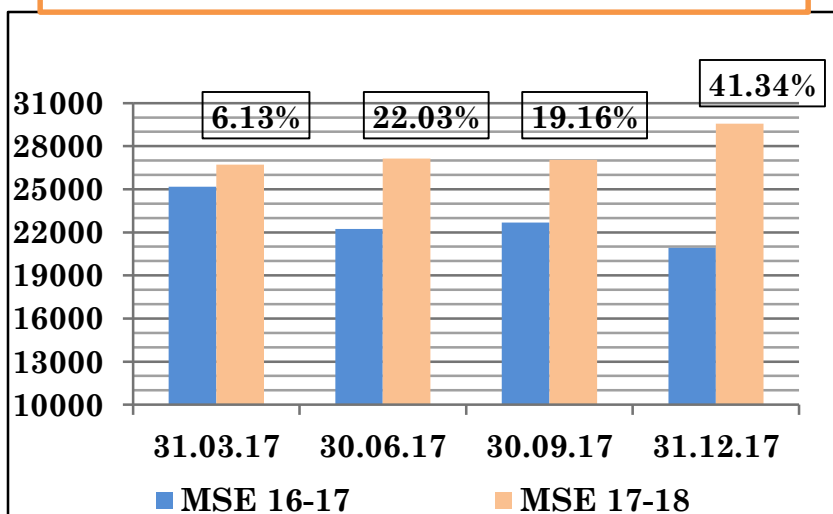
60 % of MSE to Micro



60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.

As on	M S E (Rs in Crores)		Micro	% Micro Share
	Corresponding Previous Year	Target		
31.03.17	25172	15103	12781	50.77%
30.06.17	22240	13344	13814	62.11%
30.09.17	22692	13615	13853	61.05%
31.12.17	20929	12557	15636	74.68%

20 % year-on-year growth in MSE

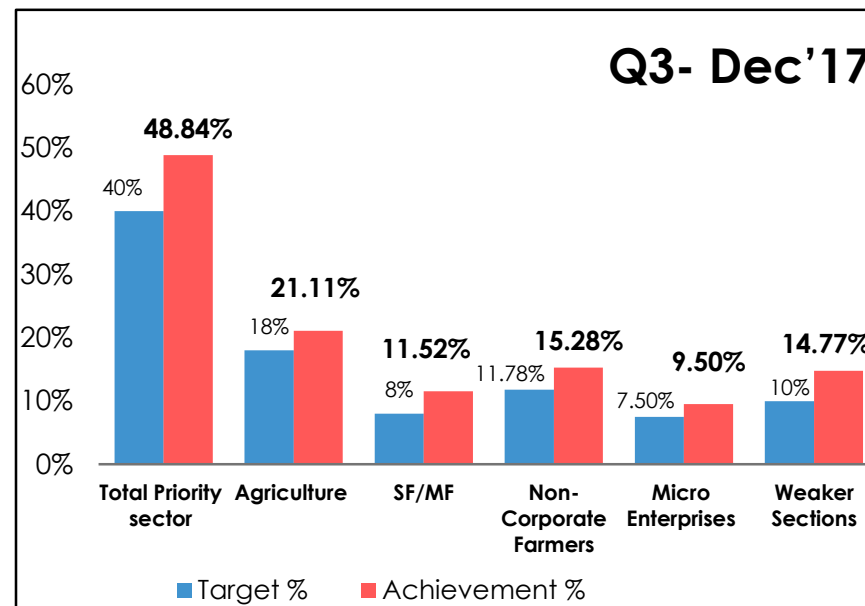
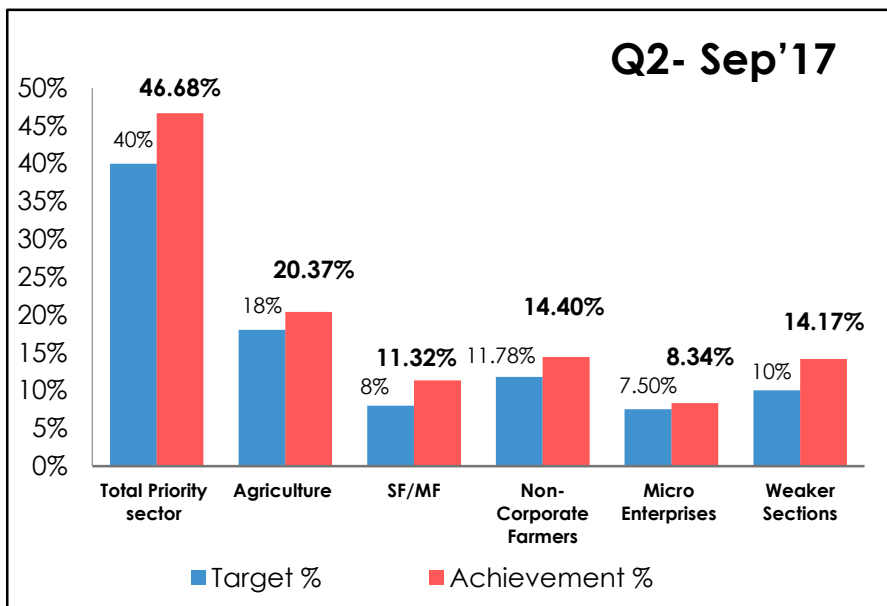


20 % year-on-year growth in credit to Micro and Small Enterprises

As on	M S E (Rs in Crores)		Growth	% Share
	Corresponding Previous Year	Current Year		
31.03.17	25172	26716	1544	6.13%
30.06.17	22240	27140	4900	22.03%
30.09.17	22692	27041	4349	19.16%
31.12.17	20929	29582	8653	41.34%

PRIORITY SECTOR – TARGETS VS ACHIEVEMENTS

Rs. In Crore



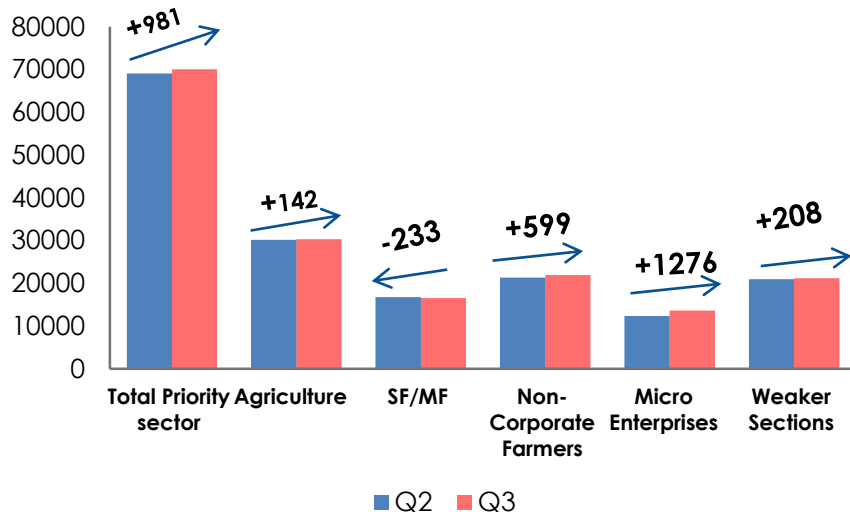
FY 2017-18		Total Priority sector	Agriculture	SF/MF	Non- Corporate Farmers	Micro Enterprises	Weaker Sections
Q2	Target	59210 (40.00%)	26644 (18.00%)	11842 (8.00%)	17437 (11.78%)	11102 (7.5%)	14802 (10.00%)
	Achievement	69095 (46.68%)	30146 (20.37%)	16758 (11.32%)	21319 (14.40%)	12348 (8.34%)	20981 (14.17%)
Q3	Target	57390 (40.00%)	25825 (18.00%)	11478 (8.00%)	16901 (11.78%)	13624 (7.5%)	14347 (10.00%)
	Achievement	70076 (48.84%)	30288 (21.11%)	16525 (11.52%)	21918 (15.28%)	13624 (9.50%)	21189 (14.77%)

PRIORITY SECTOR – COMPARATIVE GROWTH CHART

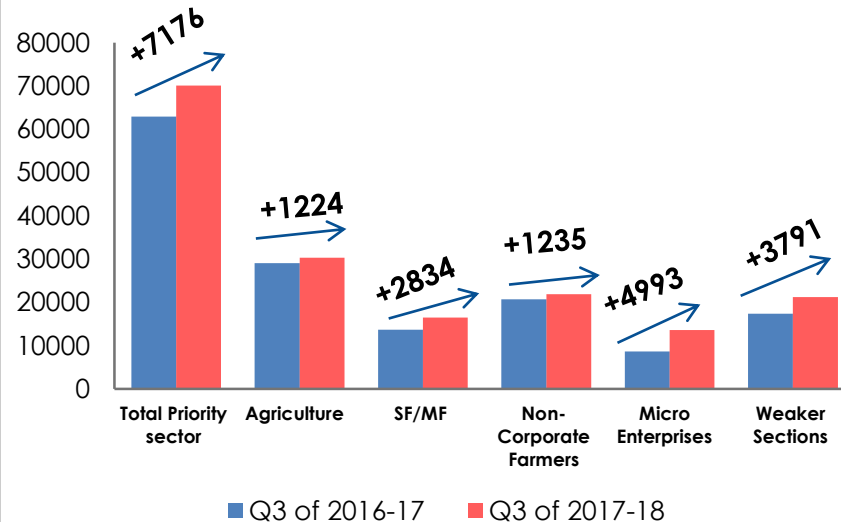
Rs. In Crore



Q3 Growth over Q2 (FY 2017-18)



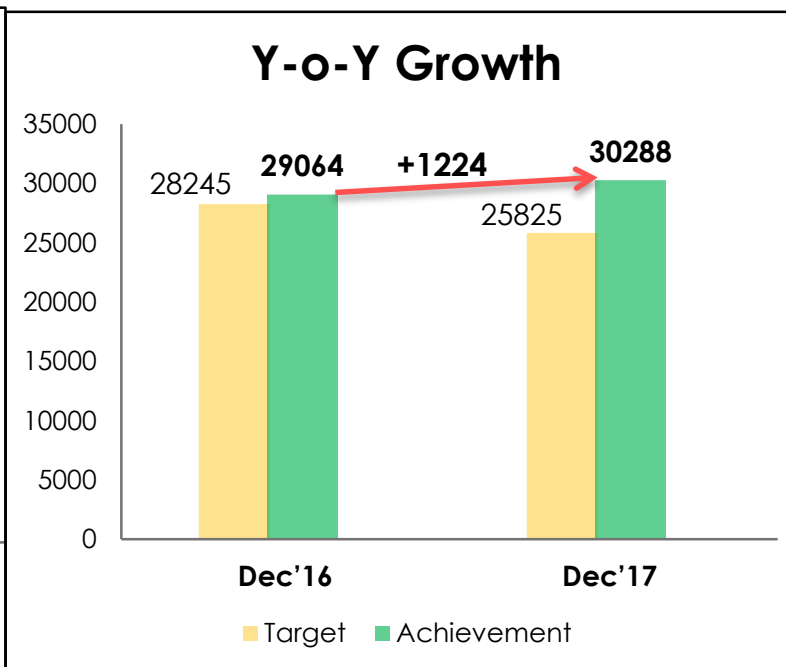
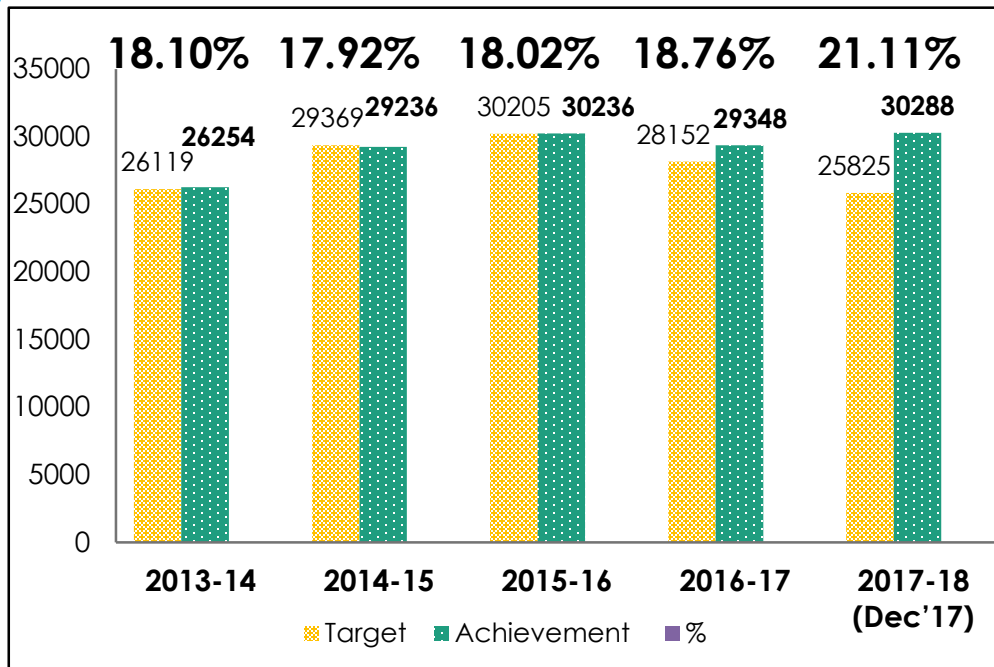
Y-o-Y Growth - Dec'7



	Total Priority sector	Agriculture	SF/MF	Non-Corporate Farmers	Micro Enterprises	Weaker Sections
FY 2017-18						
Q2 of 2017-18	69095 (46.68%)	30146 (20.37%)	16758 (11.32%)	21319 (14.40%)	12348 (8.34%)	20981 (14.17%)
Q3 of 2017-18	70076 (48.84%)	30288 (21.11%)	16525 (11.52%)	21918 (15.28%)	13624 (9.50%)	21189 (14.77%)
Q3 Growth over Q2	+981	+142	-233	+599	+1276	+208
Q3 of 2016-17	62900 (40.09%)	29064 (18.52%)	13691 (11.52%)	20683 (13.18%)	8631 (5.50%)	17398 (11.08%)
Y-o-Y Growth	+7176	+1224	+2834	+1235	+4993	+3791

STATUS OF AGRI ADVANCES IN OUR BANK

Rs. In Crore



Financial Year	ANBC	Target (18% of ANBC)	Achievement		Y-o-Y Growth
			Amount	%	
2013-14	145104	26119	26254	18.10%	+11.66%
2014-15	163160	29369	29236	17.92%	+11.36%
2015-16	167805	30205	30236	18.02%	+3.42%
2016-17	156399	28152	29348	18.76%	-2.93%
Dec'16	156915	28245	29064	18.52%	+8.03%
2017-18 (Dec'17)	143475	25825	30288	21.11%	+4.21%

FINANCIAL INCLUSION - KEY PARAMETERS



Parameters	As on 31.03.2017	As on 31.12.2017	FY 2018 Plan Target	% of Growth Proposed
No. of BSBDA accounts o/s (Number)	71,17,660	71,21,584	75,00,000	5.3 %
Balance o/s in BSBDA a/cs (Rs. in lacs)	1,48,050.72	1,37,638.55	1,73,253.57	25.8 %
No. of SB accounts opened under PMJDY (A/c o/s)	42,61,330	43,81,606	44,50,000	1.5 %
Balance O/s (Rs. in lacs)	75,691.91	75,991.45	100,169.62	31.82 %
No. of Overdraft in PMJDY accounts	10,897	10,897	25,000	129.4 %
% of Aadhaar Seeding in Op PMJDY a/cs	64.33%	81.23%	100%	23.11 %
% of Aadhaar Seeding in Other SB a/cs	43.86%	72.23%	100%	38.45 %
% of Mobile Seeding in Op SB a/cs	71.65%	75.61%	95%	25.64 %
% of RuPay Cards activated	50.86%	53.60%	80%	49.25 %
% of JanSuraksha Policies renewed	PMJJBY=88.01% PMSBY= 94.54%	PMJJBY=89.02% PMSBY= 94.74%	PMJJBY=98.00% PMSBY= 100%	PMJJBY = 9% PMSBY = 5.26 %
No. of APY enrolments (cumulative)	84,577	1,24,684	2,31,840	85. 94 %
No. of DBT Transactions processed	2.07 Cr	1.98 Cr	2.5 Cr	26.26 %
Total DBT Amount transacted (cumulative)(Rs.in Crores)	2224.75	3136.81	5500.00	75.33 %
No. of Grey Areas identified for VSAT Installation	163	121 installed	Will be completed by 31.03.2018.	

RSETIs

- ✓ **13 RSETIs** (12 in TN and 1 in Kerala).
- ✓ Conducted **2,055 Trainings** since inception.
- ✓ **51,182** Trainees .
- ✓ Our settlement Percentage is **66 %** on par with National average of **64%**.
- ✓ **10 AA and 3 AB rated RSETIs** for the year 2016-2017.

Role of RSETIs

- ❖ Creating job opportunities for unemployed rural youths.
- ❖ Corporate Social Responsibility.
- ❖ Branding our Image.

FLCs

- ✓ **23 FLCs** (13 in TN and 10 in Kerala).
- ✓ **54,271 candidates** were trained through 601 special camps.
- ✓ **62,005 candidates** were trained through 543 target specific camps
- ✓ Credit Counseling to **67,543 candidates**.
- ✓ FL sessions in **115 ITIs covered 10,800 students**.

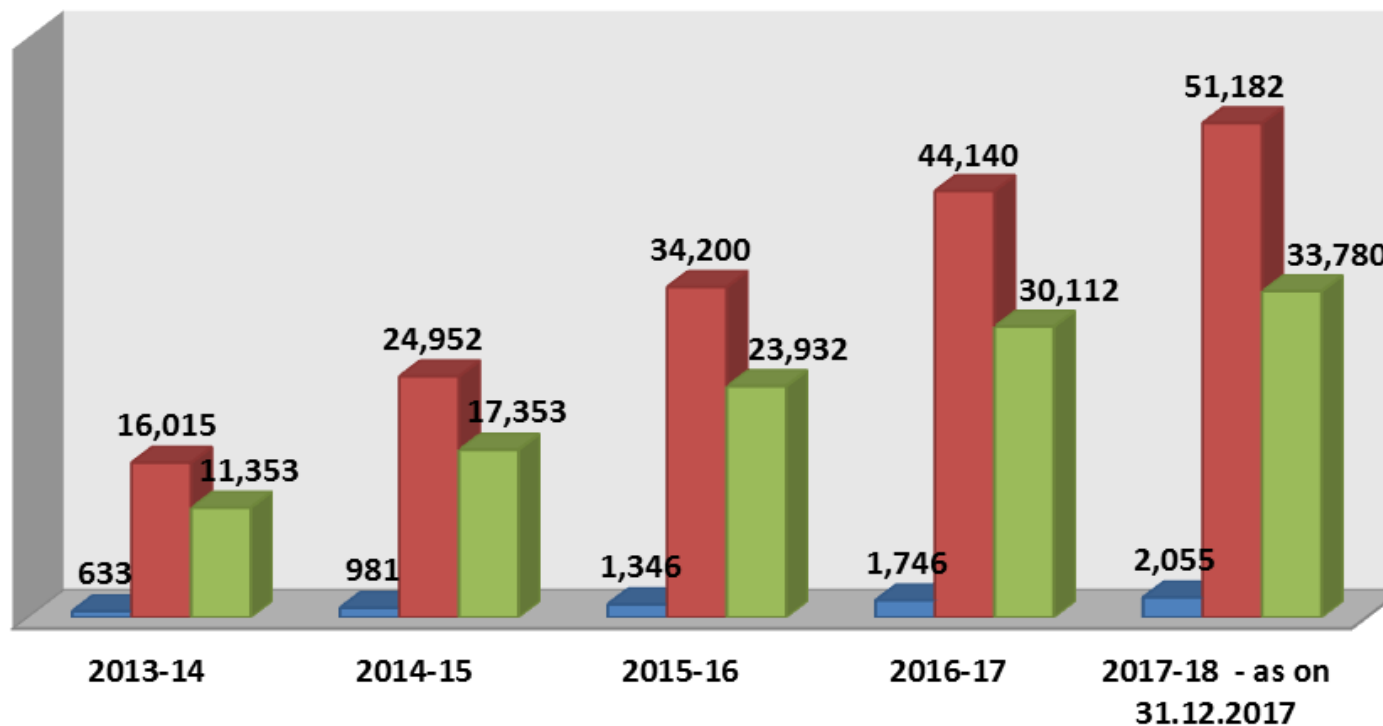
FY 2017-2018	No. of RSETI Training Program	No of Candidates Trained by RSETI
Target	344	9,535
Achievement (as on 31.12.2017)	309	7,042

RSETIs – YEAR TO YEAR GROWTH (CUMULATIVE)



RSETI - Year to Year Growth (cumulative)

■ Trainings ■ Candidates Trained ■ Candidates settled



INCOME & EXPENSES

Rs in crores



Particulars	Q3 2016-17	Q4 2016-17	Q2 2017-18	Q3 2017-18	YoY(%)	QoQ(%)
Interest Income	4881	4630	4646	4255	-12.84	-8.42
Non Interest Income	718	1032	965	808	12.49	-16.26
Total Income	5599	5662	5610	5062	-9.59	-9.77
Interest Expended	3547	3306	3125	3065	-13.58	-1.93
Staff Expenses	807	688	709	749	-7.20	5.62
Other Expenses	391	627	737	563	44.12	-23.58
Total Expenses	4745	4620	4572	4378	-7.74	-4.25
Operating Profit	855	1041	1039	685	-19.88	-34.07

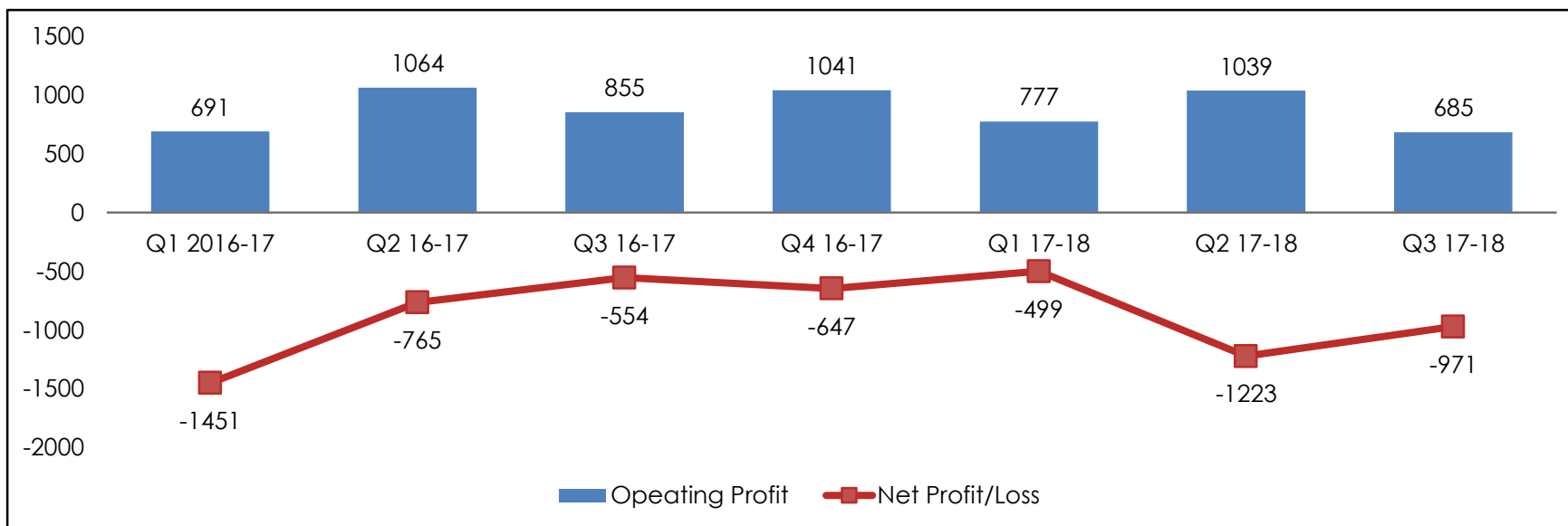
*Q-o-Q (Sequential Quarter)

PROFITABILITY



Rs in crores

Particulars	Q3 2016-17	Q4 2016-17	Q2 2017-18	Q3 2017-18	YoY(%)	QoQ(%)
Operating Profit	855	1041	1039	685	-19.88	-34.07
Provisions	1409	1688	2261	1656	17.52	-26.76
of which						
NPA Provisions	1371	1636	2110	1287	-6.10	-38.99
Other Provisions	38	52	151	369	869.53	143.99
Net Profit/Loss	-554	-647	-1223	-971	75.16	-20.56



*Q-o-Q (Sequential Quarter)

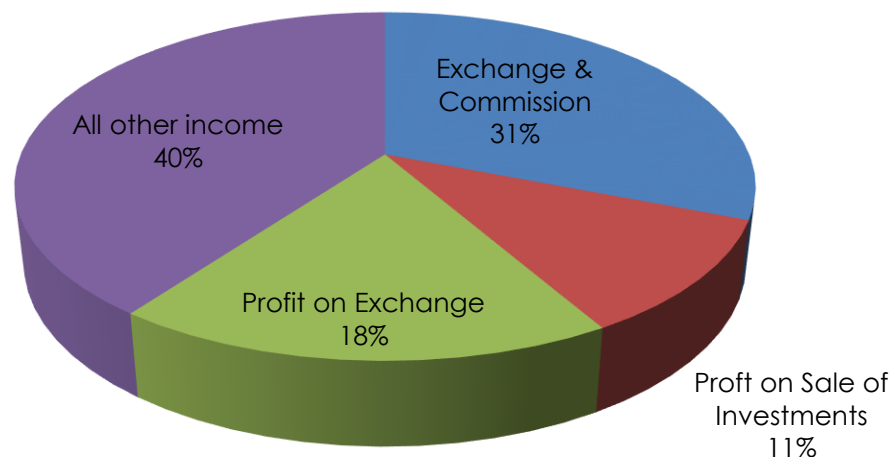
OTHER INCOME



Rs in crores

Particulars	Q3 2016-17	Q4 2016-17	Q2 2017-18	Q3 2017-18	YoY(%)	QoQ(%)
Exchange & Commission	202	362	244	250	23.96	2.45
Profit on Sale of Investments	60	93	88	87	43.02	-1.69
Profit on Exchange	105	135	149	149	42.50	0.19
Other Miscellaneous Income	351	442	484	322	-8.30	-33.42
Total Other Income	718	1032	965	808	12.49	-16.26

Other Income - Dec 17



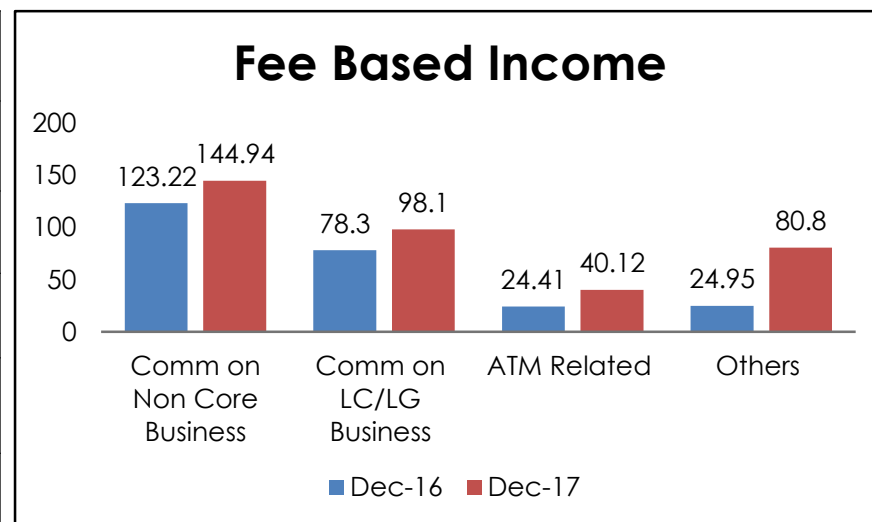
FEE BASED INCOME

Rs in crores



Parameter	FY 2016-17	Q3 2016-17	Q1 2017-18	Q2 2017-18	Q3 2017-18
Commission on Non Core Business	553.51	123.22	125.21	159.07	144.94
Commission on LC/LG Business	321.22	78.30	59.69	64.73	98.10
ATM Related	117.83	24.41	35.64	35.78	40.12
Others (Inclusive of Other Income and Locker Rent)	147.00	24.95	47.97	46.19	80.80
Total	1139.56	250.88	268.51	305.78	363.95

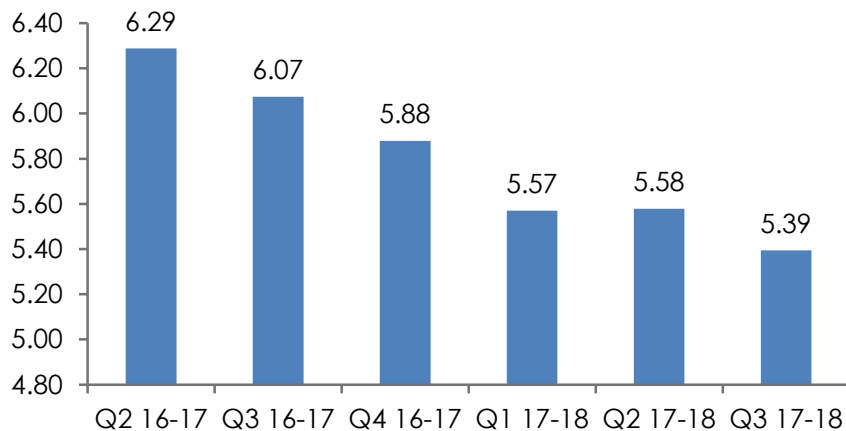
YOY Growth Parameter wise	Q3 2016-17	Q3 2017-18	Growth %
Commission on Non Core Business	123.22	144.94	17.63
Commission on LC/LG Business	78.30	98.1	25.29
ATM Related	24.41	40.12	64.36
Others	24.95	80.8	223.85
Total	250.88	363.95	45.07



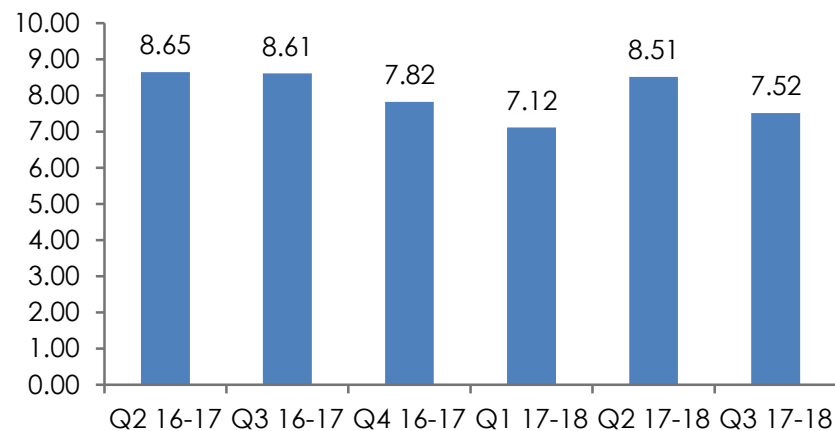
PERFORMANCE RATIOS



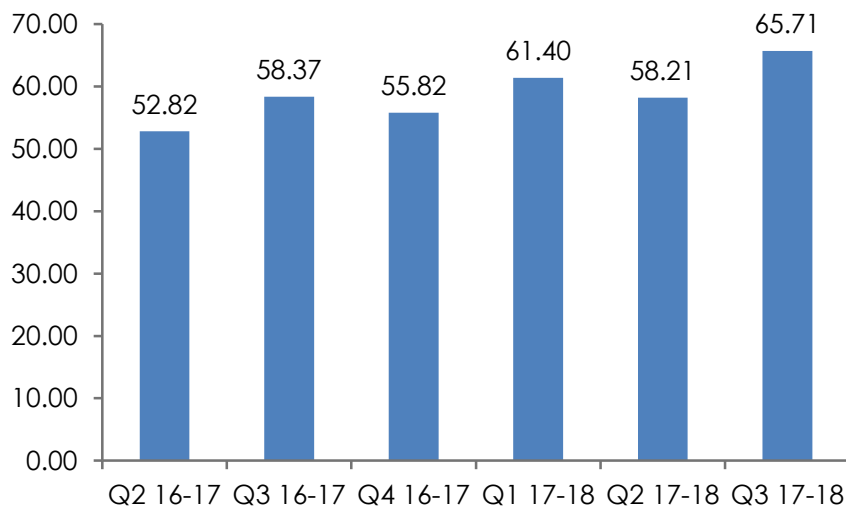
Cost of Deposits (%)



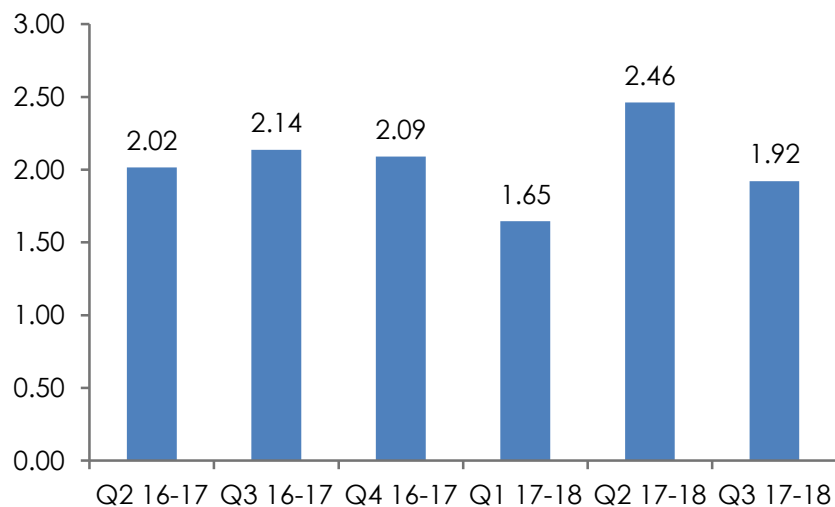
Yield on Advances (%)



Cost to Income Ratio (%)



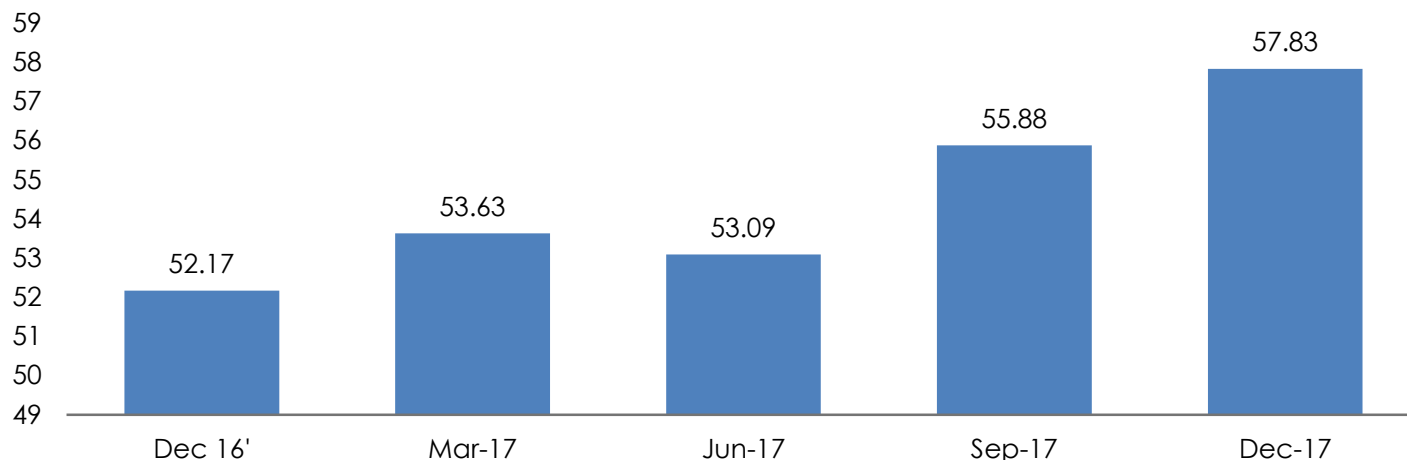
NIM (%)



PERFORMANCE RATIOS



Provision Coverage Ratio



Major Performance Ratios – Quarterly Comparison

Particulars	Q3	Q4	Q1	Q2	Q3
	2016-17	2016-17	2017-18	2017-18	2017-18
Cost of Deposits	6.07	5.88	5.57	5.58	5.39
Cost of Funds	6.08	5.72	5.66	5.66	5.47
Yield on Advances	8.61	7.82	7.12	8.51	7.52
Yield on Funds	7.81	7.31	6.73	7.52	6.87
Cost to Income Ratio	58.37	55.82	61.40	58.21	65.71
Provision Coverage Ratio	52.17	53.63	53.09	55.88	57.83
ROA	-0.79	-0.93	-0.74	-1.82	-1.45

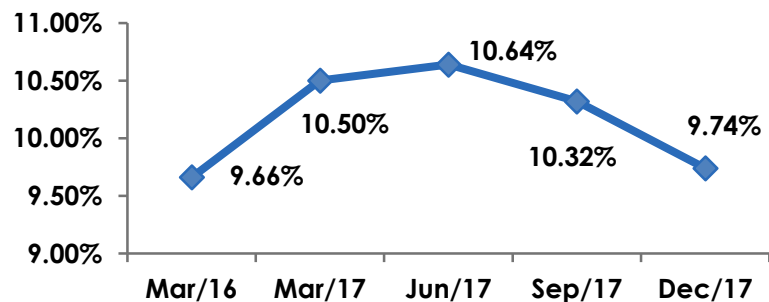
MOVEMENT OF RWA & CRAR

Rs in crores

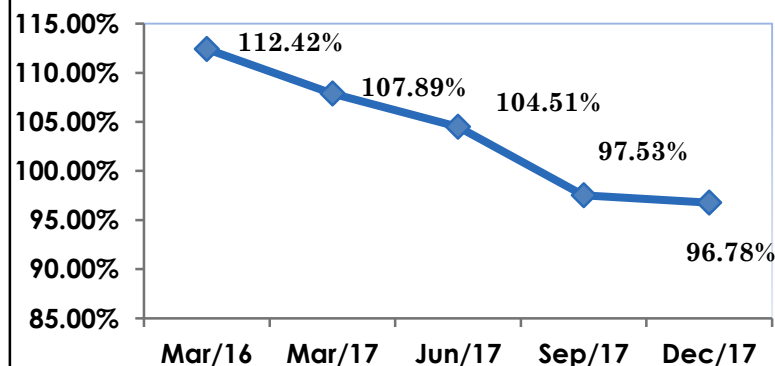


Particulars	Mar-16	Mar-17	June-17	Sept-17	Dec-17
Market Risk RWA	16979.48	16205.05	13207.93	14643.44	16565.23
Operational Risk RWA	13843.93	14297.33	14758.84	14758.84	14758.84
Credit Risk RWA	163355.99	138645.78	129043.12	119483.55	115325.24
Total RWA (A)	194179.41	169148.15	157009.88	148885.82	146649.31
CET 1	13787.10	12822.30	11890.63	10539.91	9588.47
Tier 1	15040.10	13892.30	12960.63	11609.91	10658.47
Tier 2	3724.10	3860.62	3746.54	3751.72	3620.79
Total Capital (B)	18764.20	17752.91	16707.16	15361.63	14279.25
CRAR (B/A)	9.66%	10.50%	10.64%	10.32%	9.74%
RWA to Advance Ratio	112.42%	107.89%	104.51%	97.53%	96.78%

CRAR



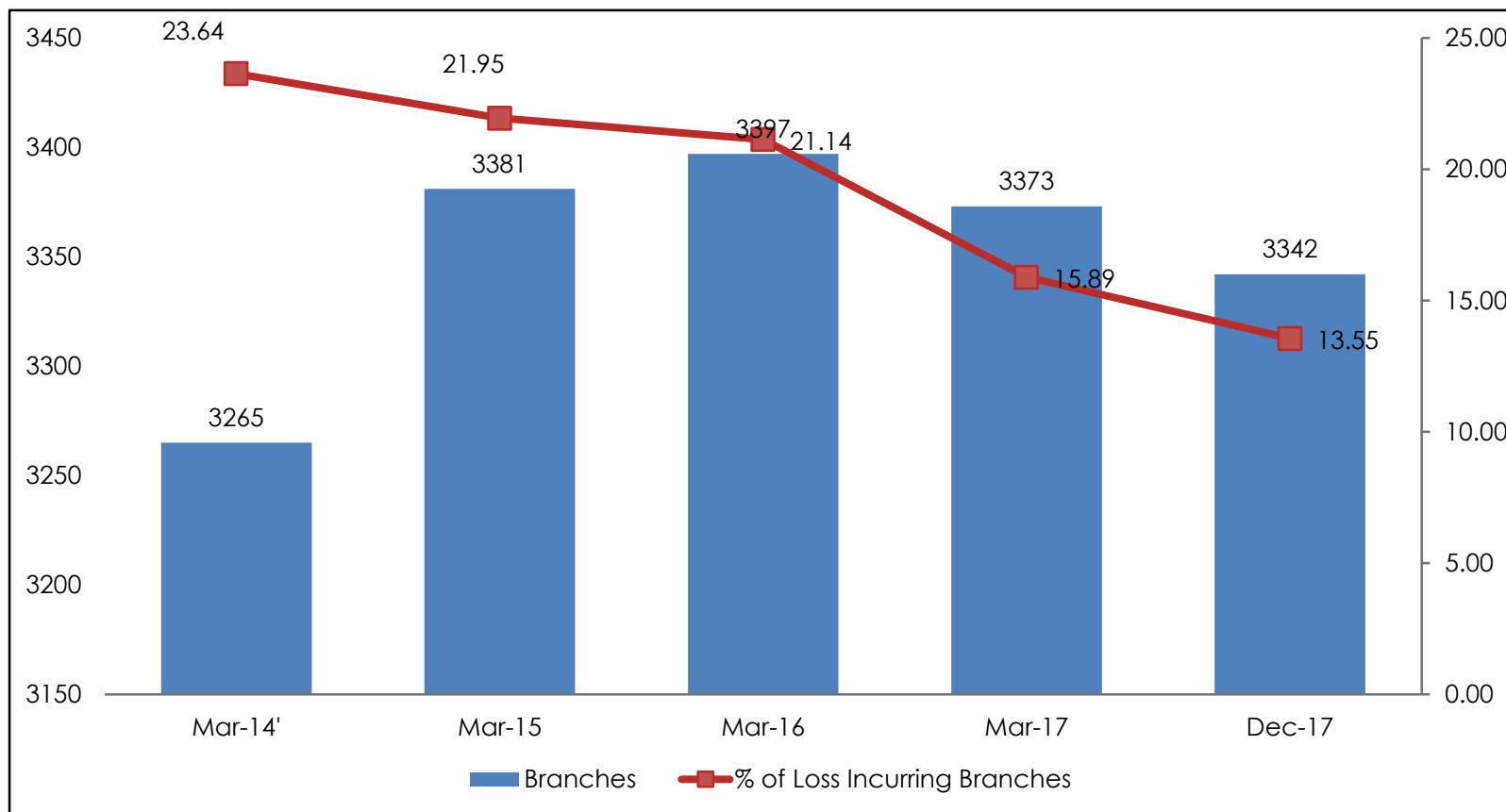
RWA to Advance Ratio



PROFITABILITY OF BRANCHES



Details	Mar-14'	Mar-15	Mar-16	Mar-17	Dec-17
Total Branches	3265	3381	3397	3373	3342
Loss Incurring Branches	772	742	718	536	453
% of Loss Incurring Branches	23.64	21.95	21.14	15.89	13.55



*Branch level profitability is assessed based on Internal Transfer Price Mechanism followed by the Bank



NPA MANAGEMENT

Rs in crores

Details	Dec-16	Mar-17	Sep-17	Dec-17
Opening Gross NPAs	30049	30049	35098	35098
Reduction in Gross NPAs				
Cash Recoveries*	1356	1675	667	849
Upgradation	2369	3325	994	1795
Write-Offs	1585	2294	2404	3349
Sale to ARCs/Others	340	572	1738	2507
Total Reductions (a+b+c+d)	5650	7866	5802	8498
Fresh Slippages to NPA category	10103	12915	5413	6667
Closing Gross NPAs (i-ii+iii)	34502	35098	34709	33267
Gross NPA (%)	22.42	22.39	22.73	21.95
Net NPAs (Absolute)	19901	19749	18950	17761
Net NPA (%)	14.32	13.99	13.86	13.08

*Excludes recovery towards P&L amounting to Rs. 919.94 crores

STANDARD RESTRUCTURED ACCOUNTS

Rs in crores



Particulars	DOMESTIC			Foreign	Global
	> 1 Crore	< 1 Crore	Total		
As on 30.09.2017 O/S	6868.91	0.74	6869.65	294.04	7163.69
Additions During Q3 2017-18	1438.36	0.00	1438.36	1.92	1440.28
Less : Recovery During Q3 2017-18	559.61	0.70	560.31	0.00	560.31
As on 31.12.2017	7747.66	0.04	7747.70	295.96	8043.66

ASSET CLASSIFICATION

Asset Classification	30.09.17 A/cs	30.09.17 Amount	30.09.17 %	31.12.17 A/cs	31.12.17 Amount	31.12.17 %
Standard Assets	52	6869.65	46%	66	7747.70	47%
Sub-Standard Assets	35	863.19	6%	46	1068.97	7%
Doubtful Assets	195	7291.22	49%	200	7499.36	46%
Loss Assets	0	0	0%	0	0	0%
Total	282	15024.06	100%	312	16316.03	100%

SLIPPAGES

Details	Dec 16	Mar 17	Jun 17	Sep-17	Dec-17
No of A/cs slipped during the Quarter	6	5	4	3	1
Amount in INR in crores	136	182.87	868.34	248.26	44.30

SECTOR WISE OUTSTANDING –STANDARD RESTRUCTURED



Rs in crores

Sector	30.09.17 A/cs	30.09.17 Amount	30.09.17 %	31.12.17 A/cs	31.12.17 Amount	31.12.17 %
Chemical & Pharma	2	163.37	2.38%	1	22.35	0.29%
Sugar	1	15.34	0.22%	2	23.36	0.30%
Textile	0	0.00	0.00%	2	49.19	0.63%
Iron & Steel	8	628.74	9.15%	8	602.71	7.78%
Auto & Ancillary	0	0.00	0.00%	1	62.52	0.81%
Paper	1	54.14	0.79%	1	51.79	0.67%
Food Processing	1	159.85	2.33%	1	159.02	2.05%
Engineering	2	268.07	3.90%	2	256.73	3.31%
Telecom	0	0.00	0.00%	2	418.61	5.40%
Metal Processing	1	66.76	0.97%	1	67.59	0.87%
Power	16	4676.56	68.08%	20	4415.78	56.99%
Airways	0	0.00	0.00%	0	0.00	0.00%
Electronic & Software	0	0.00	0.00%	0	0.00	0.00%
Cement	0	0.00	0.00%	1	19.74	0.25%
Logistics	0	0.00	0.00%	0	0.00	0.00%
Other Industries	1	3.11	0.05%	2	327.50	4.23%
SME	4	27.84	0.41%	3	21.12	0.27%
Micro Finance	0	0.00	0.00%	0	0.00	0.00%
Infrastructure	7	722.85	10.52%	11	1168.57	15.08%
Comm. Real Estate (CRE)	0	0.00	0.00%	0	0.00	0.00%
Trade	0	0.00	0.00%	0	0.00	0.00%
Agriculture	6	53.57	0.78%	6	54.88	0.71%
HL / EDU / Others	1	0.04	0.00%	1	0.04	0.00%
Real Estate (Other than CRE)	1	29.41	0.43%	1	26.16	0.34%
Ceramic, Granite, Marble	0	0.00	0.00%	0	0.00	0.00%
Rubber & Plastic	0	0.00	0.00%	0	0.00	0.00%
Gem & Jewels	0	0.00	0.00%	0	0.00	0.00%
Grand Total	52	6869.65	100.00%	66	7747.70	100.00%

INVESTMENTS



INVESTMENTS – Q3 FY (17-18)

(Rs. In Crs)

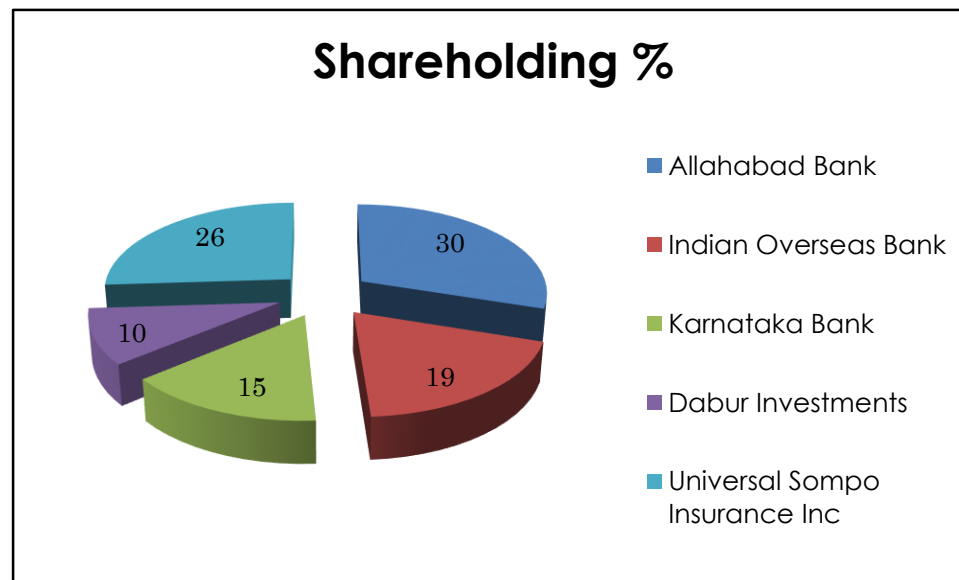
As on		31-12-2017	
Net Investments (Domestic)		% of Total Investment	Regulatory %
SLR	53929.42	85.17	Total Non SLR should not exceed 30% of Total investments)
Non SLR	9391.51	14.83	
HTM	40417.84	63.83	
AFS	22891.09	36.15	
HFT	12.00	0.02	
Portfolio Duration (in years)	6.18		Limit : 6.80
AFS & HFT (Trading Book) Duration (in years)	3.82		Limit: 5.00

STRATEGIC INVESTMENTS – JOINT VENTURES



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

Name of Entity	Share holding %	Investment
Allahabad Bank	30	105
Indian Overseas Bank	19	66.5
Karnataka Bank	15	52.5
Dabur Investments	10	35
Universal Sampo Insurance Inc	26	91
Total	100	350



➤ USGIC has entered into Bancassurance tie up with Allahabad Bank, IOB and Karnataka Bank.

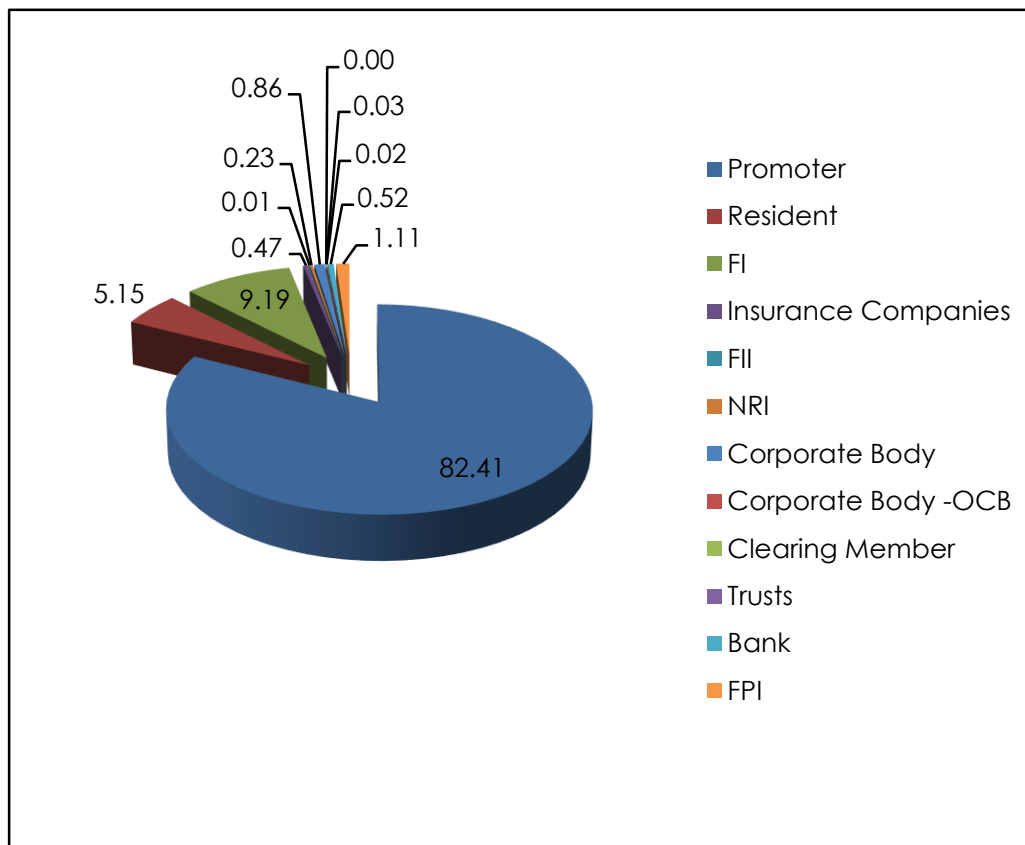
➤ IOB entered into Corporate Agency arrangements with effect from 20th December 2008 for distribution of USGI products

SHARE HOLDING PATTERN – DEC 2017

DIVIDEND DECLARED AND PAID

(in %)

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	-	-
2015-16	-	-
2016-17	-	-



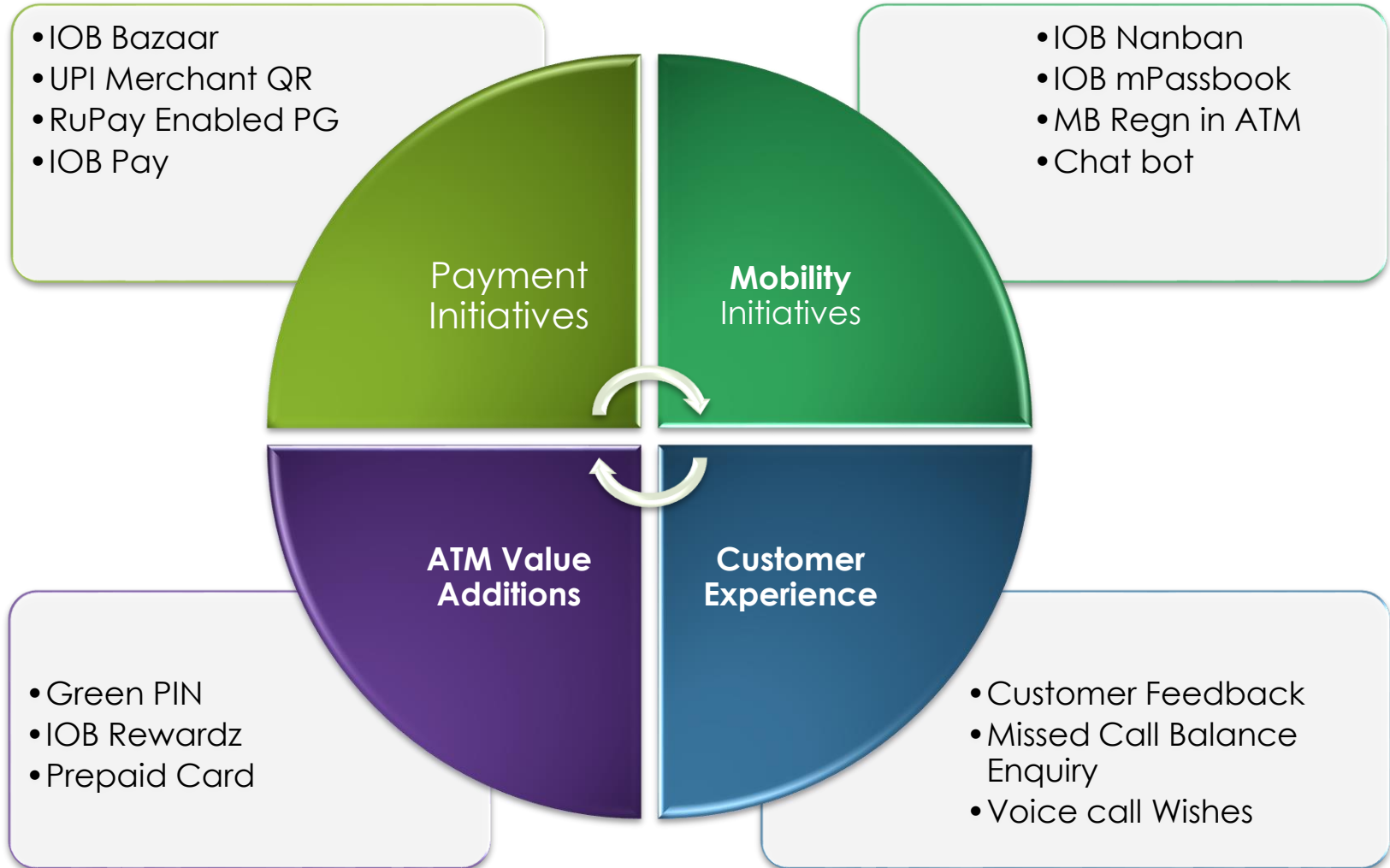
VALUATIONS



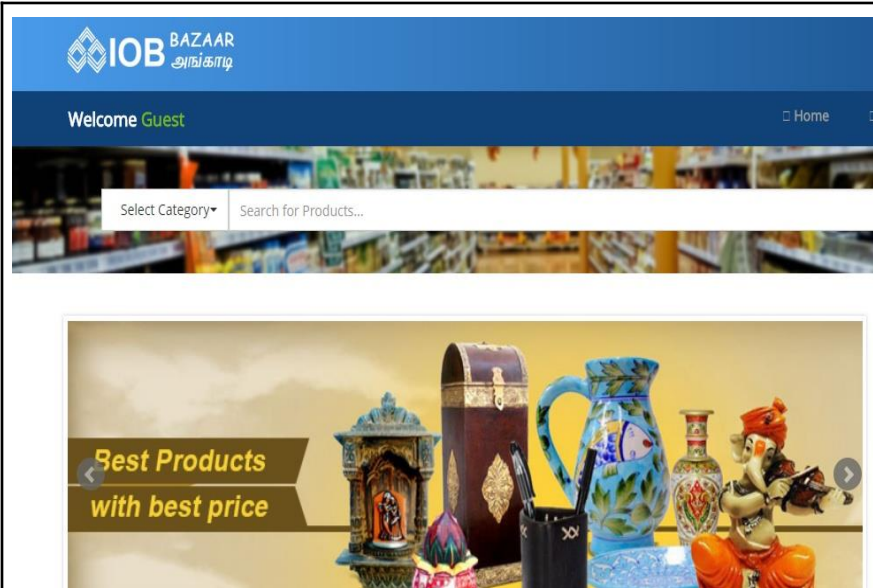
Particulars (Rs. Crs)	Q3 17-18	Q3 16-17	FY 16-17
Earning per Share (₹) (Annualised for Quarters)	- ve	- ve	- ve
Book Value per Share (₹)	22.96	38.39	34.52
Adjusted Book Value per Share (₹) [(Net Worth - Net NPA)/No of Shares]	-ve	-ve	- ve
Price/Book Value (₹)	0.96	0.63	0.77
Price/Adjusted Book Value (₹)	-ve	- ve	- ve
PE Ratio	- ve	- ve	- ve

*** Price as on 31.12.2017 Rs. 22.10 (NSE)**

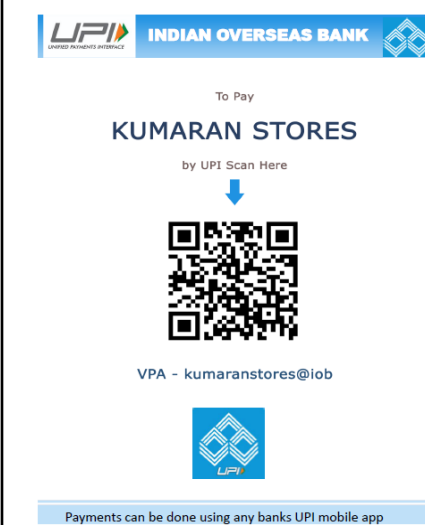
DIGITAL INITIATIVES



PAYMENT INITIATIVES



✓Online Market Place Portal for Mudra & MSME Customers to sell their products online.



✓Launched merchant QR code for our customers to receive payments in their shops.

PAYMENT INITIATIVES



- ✓ QR will be linked to the beneficiary account number through VPA.
- ✓ Customer can scan the QR code by any bank UPI application.
- ✓ Once the customer scans the QR code and accepted for payment the customer a/c will get debited and the amount will be credited to the beneficiary.



- ✓ Bank's Payment gateway was accepting Master/VISA
- ✓ RuPay acceptance enabled across all merchants of bank's Payment Gateway



- ✓ Product is targeted towards enabling online fees collection of schools & colleges
- ✓ Can be provided to schools & colleges with / without websites also
- ✓ No technical changes needed at the Institution end as all the data and transaction is captured at IOB end itself



IOB Nanban

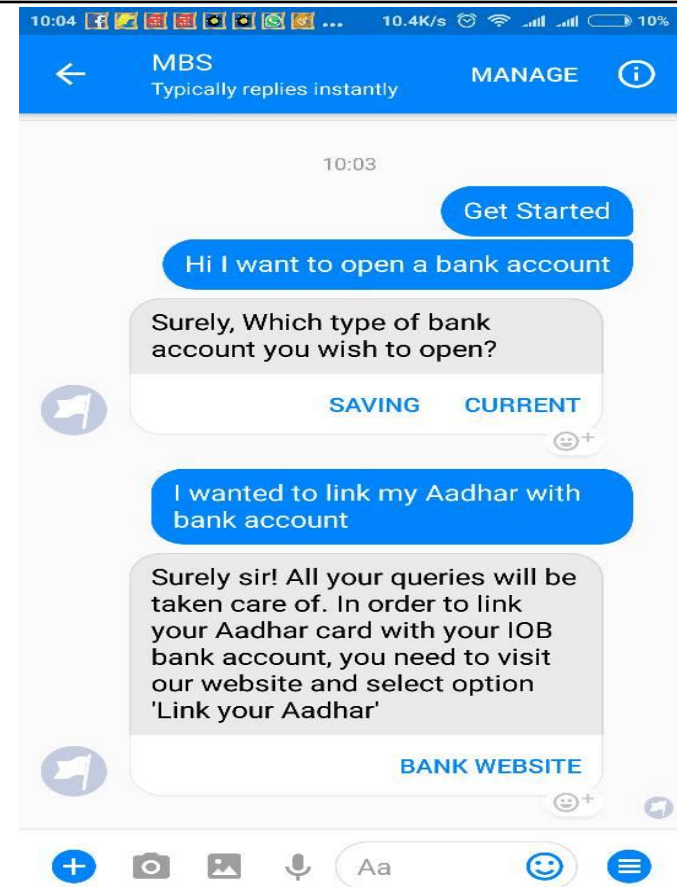
SCAN HERE TO DOWNLOAD



- ✓IOB Nanban Customer mobile application, a One-Stop app that benefits customers to know everything about his account on a single tap.
- ✓Customers can locate ATM, CDM, Cash Deposit machines. Transaction Enquiry, Products of the bank, Artificial intelligence enabled Chatbot etc,

- ✓Digital Passbook to individual and corporate customers
- ✓Available for Android/Apple/Windows Mobile Platforms
- ✓Offline view of the transactions can be customised by the user.

MOBILITY INITIATIVES



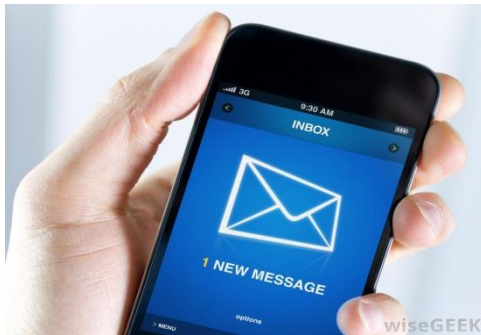
- ✓ Now customers can enable mobile banking in IOB ATM
- ✓ Insert the card enter the OTP
- ✓ Mobile banking complete the registration in a minute

- ✓ Chatbot – designed to stimulate conversation with human
- ✓ Useful to generate leads and convert to Business
- ✓ Customers to get real time chat feeling.

CUSTOMER EXPERIENCE INITIATIVES



- ✓ Customer can call to the specified number for to provide a feedback about our service
- ✓ If you are unhappy with our service please call **8828846220**
- ✓ If you are happy with our service please call **8828846225**



- ✓ Customer can give missed call to **9210622122** to know your account balance
- ✓ All account balance linked to the mobile number will be sent as SMS



- ✓ Automated voice call wishes for HNI customers On their Birthdays

ATM VALUE ADDITIONS



- ✓ Now ATM card pin is provided as green pin as a paper-Less green initiative.
- ✓ Customer can apply for re-pin through green pin facility where they can get OTP for pin reset to their registered mobile number.
- ✓ When customer insert their card in ATM machine they will receive an OTP.



- ✓ Reward Points for Spends through IOB ATM Debit Card
- ✓ Reward Points for Usage at
 - ✓ POS
 - ✓ Ecommerce
- ✓ Points can be redeemed from www.iobrewardz.com website
- ✓ IOB Rewardz Android mobile app



- ✓ Daily limit for cash withdrawals in ATM will be restricted to Rs. 20,000/-
- ✓ POS and Ecommerce transactions will be allowed within overall Rs.50,000/-
- ✓ Customer portal to enable the customers to fix the limit, Pin change, top-up, card blocking and unblocking, statement generation, complaint lodgement etc

DISCLAIMER

- Except for the historical information contained herein, statements in this release which contain words or phrases such as “will”, “aim”, “will likely result”, “would”, “believe”, “may”, “expect”, “will continue”, “anticipate”, “estimate”, “intend”, “plan”, “contemplate”, “seek to”, “future”, “objective”, “goal”, “strategy”, “philosophy”, “project”, “should”, “will pursue” and similar expressions or variations of such expressions may constitute “forward-looking statements”.
- These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. Indian Overseas Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.



IOB

THANK YOU