

इण्डियन ओवरसीज़ बैंक  
Indian Overseas Bank

*Good People to Grow With*

*Touching Hearts Spreading Smiles*

*since 1937*

*Presentation to Analysts*  
*December 2013*  
*(in INR)*



*75 Years of Quiet & Dignified Service to the Society*

*Good People to Grow With*

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**FIRST 50 YEARS**

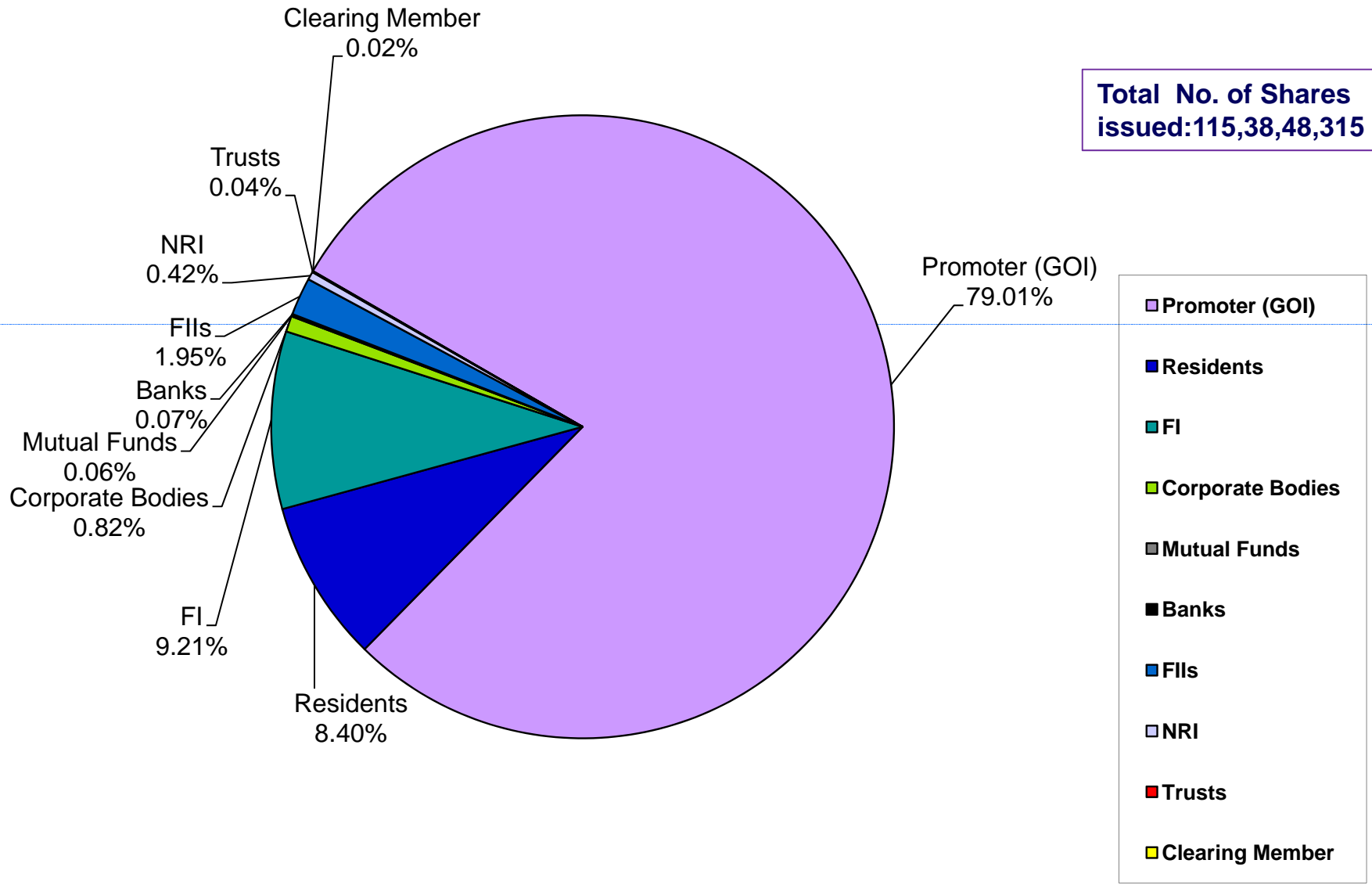
1937	Opening of Bank Branch simultaneously in India & Abroad
1938	Opening Branch in Kuala Lumpur
1941	Opening Branch in Singapore
1945	Opening Branch in Colombo
1955	Opening Branch in Hong Kong
1957	Bank established its own training centre
1960s	Was a decade of inorganic expansion for the Bank. The Bank 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
1984	1000 <sup>th</sup> branch – Commercial & Industrial Credit – opened
1990	Took over Bank of Tamilnad
1991	Bank moved its Staff College premises to a own spacious learning zone at Koyambedu
1996	Banks profit reached INR 100 cr. For the first time

# Milestones - IOB Young at 75 Years

## NEXT 50 YEARS

2000	Initial Public Offer. Follow on Public Offer in 2003
2005	Launched Debit Card
2006	Launched VISA card, Retail Sale of Gold and Non Life Joint Insurance
	Bank reached INR 1 lac crore mark in Total Business
2006-07	Net Profit reached INR 1000 Cr.; Bharat Overseas Bank Ltd. was merged with IOB
2007	First Off site ATM at Kamatchi Hospital, Chennai
2009	100% CBS
2010	2000 <sup>th</sup> Branch - Yamuna Vihar, New Delhi - opened
2011-12	No. of Branches in Tamil Nadu reached One Thousand, IOB celebrated Platinum Jubilee
2012-13	As on 31.3.2013 Total Deposit reached INR 2,02,135 cr.; Total Advances reached INR 1,64,366 cr.
	As on 31.3.2013 Total Business Mix is at INR 3,66,501 cr.
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 <sup>th</sup> 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

# Investor Profile – Shareholding Pattern (%) as on 31.12.2013



# 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			

- Malaysia: Joint Venture with Bank of Baroda (40%) and Andhra Bank (25%) with our Bank share of 35%
- During February 2013, Bank has obtained RBI permission for opening a branch at Sukhumvit, Bangkok .
- 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>350.00</b>

- 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 crores up to 31.12.2013 compared to INR 1.64 crores up to 31.12.2012 from Health Care Policies
- During the current year up to 31.12.2013, the Bank earned commission from Non Life Sompo (Asset) insurance INR 6.16 crores compared to INR 5.74 crores up to 31.12.2012.



# Credit Rating – International & Domestic

Rating Agency	Rating	
Standard and Poor	BBB- / Negative / A-3	BBB- Adequate capacity to meet its financial commitments A-3 Adequate capacity to meet its financial obligations
CRISIL	AA / Stable for Lower Tier II Bonds. AA / Negative/Stable for Tier I Perpetual Bonds and upper Tier II Bonds. A1 + for Certificate of Deposits Fixed Deposit Programme: "FAAA/Stable"	High Safety
ICRA	AA/Outlook Stable for lower Tier II Bonds AA / Outlook Stable for Upper Tier II and Perpetual Tier I Bonds A1+ for Certificate of Deposits	High Degree of Safety, Low Credit Risk High Degree of Safety, Low Credit Risk  Strong Degree of Safety
CARE	AA for Lower Tier II Bonds	
Moody	Baa 3 / Outlook Negative	Moderate Credit Risk

- ④ Business touched INR 3,87,406Crores ( **YoY Growth 12.89%**)
- ④ Deposits stood at INR 2,13,319 Crores (**YoY Growth 14.95%**)
- ④ CASA stood at 24.75%
- ④ Advances is INR 1,74,087Crores (**YoY Growth 10.45%**)
- ④ Operating Profit for 9M is INR 2806.15Crores (**YOY Growth 5.07 %**)
- ④ Net Profit for 9M stands at INR 333.41Crores
- ④ Provision Coverage Ratio stood at 56.59 %



## ■ Core Banking Solution

- Our bank has implemented the Core Banking Solution developed in-house, christened 'CROWN' (Centralized Resources Over Wide-area Network).
- As per recent advise of Ministry, we have planned to move to the COTS CBS model which is widely used by all other Public Sector Banks in India.
- All the branches of the bank are enabled for NEFT and RTGS.
- Our Information Technology Department is ISO: 9001:2008 certified.

## ■ Alternate Delivery Channels :

- **ATM** :As on 31.12.2013 our Bank has 2341 ATMs spread across the country, of which 43 are at various Railway stations. Our bank is a member of NPCI and VISA consortiums. We have installed 711 cash dispensers under the new RFP, as at the end of December 2013.
- Our Bank has introduced e-kiosks and installed 102 kiosks in branches and ATMs.
- We have launched VISA International Gold/Platinum/Signature cards for high net worth customers We have also launched Kisan debit cards to our agricultural customers to enable them to draw the loan proceeds through ATMs. Student cards have also been introduced.
- We have launched Gift Cards to be issued to customers with denominations upto Rs.50000/-.
- **Internet Banking** : Bank has home-grown internet Banking suite, which has contemporary offerings; Opening of Term Deposits, Funds Transfer using RTGS through Internet Banking have been enabled.



- E-PAYMENT of following state VAT has been made online.  
i)Lucknow, ii)Delhi, iii)Maharashtra (GRAS) (Multi Dept. Portal), iv) Pondicherry, v)Karnataka, vi) Andhra Pradesh, vii) Tamilnadu, viii) Jharkhand and ix) West Bengal which ensures float funds for the Bank. Payment of port charges has been enabled for Chennai and Tuticorin Ports which ensures float funds for the Bank.
- Multiple scheduling of payments to SB/CDCC/RD/ loan accounts on the lines of branches has been introduced in internet banking. We have introduced online opening / closure / renewal of Deposits opened through internet banking.
- **Payment Gateway** : Payment Gateway for payment of utility bills like mobile payment, insurance premium, other banks' credit cards, telephone bill payments etc., using debit cards has been implemented. Loyola College, Chennai, Madras Christian College, Amet University and TN MGR Medical University has been brought under payment gateway with net banking, debit and credit cards and other bank VISA cards for payment of college fees.
- **Mobile Banking** : Mobile Banking solution is two way authentication through OTP (One Time Pin) and transactions can be done through SMS Mode and Mobile Browser (GPRS).
- The following services are available in Mobile Banking :Account Balance Enquiry, Last few transactions, Cheque paid status, Loan balance enquiry, Loan payment history (last few), Deposit balance enquiry, Funds transfer facilities, Payment to IOB Credit Card, branch locator, ATM locator, Suspend ATM/Debit card, Cheque book request, Stop payment of cheque, opening of term deposit, Loan Statement request, movie ticket booking, air ticket booking, mobile topup etc.,
- Online opening of Savings Bank accounts and Deposit has been enabled through our website [www.iob.in](http://www.iob.in).
- **GENNEXT** Branch to cater to the needs of techsavvy younger generation of customers has been opened in Chennai, Bangalore and Manipal.



- **Aadhaar** Our bank is actively participating in the Aadhaar related initiatives of the Government / NPCI. Linking of Aadhaar numbers to account number through Branch channel is in operation for the past 1-1/2 years. Similarly APBS and NACH platforms are in operation.
- **Financial Inclusion Project** : Our Financial inclusion application enables funds transfer, deposits and remittances towards advances in real time and it is also BC-interoperable enabling any customer to transact through any Business Correspondent. Central Plan Schemes Monitoring System (CPSMS) : CPSMS is a project initiated by Department of Expenditure, Ministry of Finance, Government of India, primarily to track the disbursement of funds to the ultimate beneficiaries. Our Software for processing and accepting these funds through our Bank is already in place.
- **GePG** (Government E-Payment Gateway) has been implemented to disburse bulk payments from Central Government departments to Central Govt. employees/vendors through our bank's NEFT platform. Our bank is one of the 5 banks identified to process transactions of e-FMS (electronic Funds Management System) in the state of Tamil Nadu wherein NREGA scheme payments are released by Government of Tamil Nadu every week. Transactions are being processed on a day-to-day basis and credited to beneficiaries of both intra-bank and inter-bank.
- We are the only Nationalised Bank to collect Chennai Corporate tax across counters.
- **Infrastructure Space** :Our Bank is the first bank to establish 3 Data Centres setup to ensure Zero data loss among the Public Sector Banks. Our Bank has provided alternate connectivity to all our Data Centres and also to the branches wherever feasible through alternate service providers/medium.
- Connectivity for Ultra Small Branches is provided through a VAN based broadband 3G modem/ Data cards



- **IT Organization Structure** : Policies like Information Security Policy, IT Outsourcing Policy, IT Purchase Policy and Manual , Disaster Recovery and Business Continuity Plan, IS Audit Policy, Data Archival Policy, Data Retention Policy and Data Ownership Policy have been put in place.
- Developing software in-house resulted in perfect alignment of business and IT aspirations, reduced cost, increased agility and nimble footedness and the all-important flavor of domain knowledge.
- 3 Data Centers has revolutionalized the BCP-DR readiness of the bank.
- Apart from introducing network redundancy, this has given us double-bandwidth at half the cost, because of the competition.
- The excess bandwidth has been tapped to introduce Video Conferencing and IP – Video / Audio telephony thereby enhancing reach, at reduced cost. Since, IP telephony is introduced to 3 of our overseas branches, the benefit is absolute.
- Information System Security Policy conforms to ISO Standards.
- **During the current year, our Bank was awarded two Skoch Order of Merit for India's Best in SMART Governance and Digital Inclusion Awards. One for Paperless Board- Step towards Green Initiative and other for High Availability of WAN.**

# Major Business Parameters

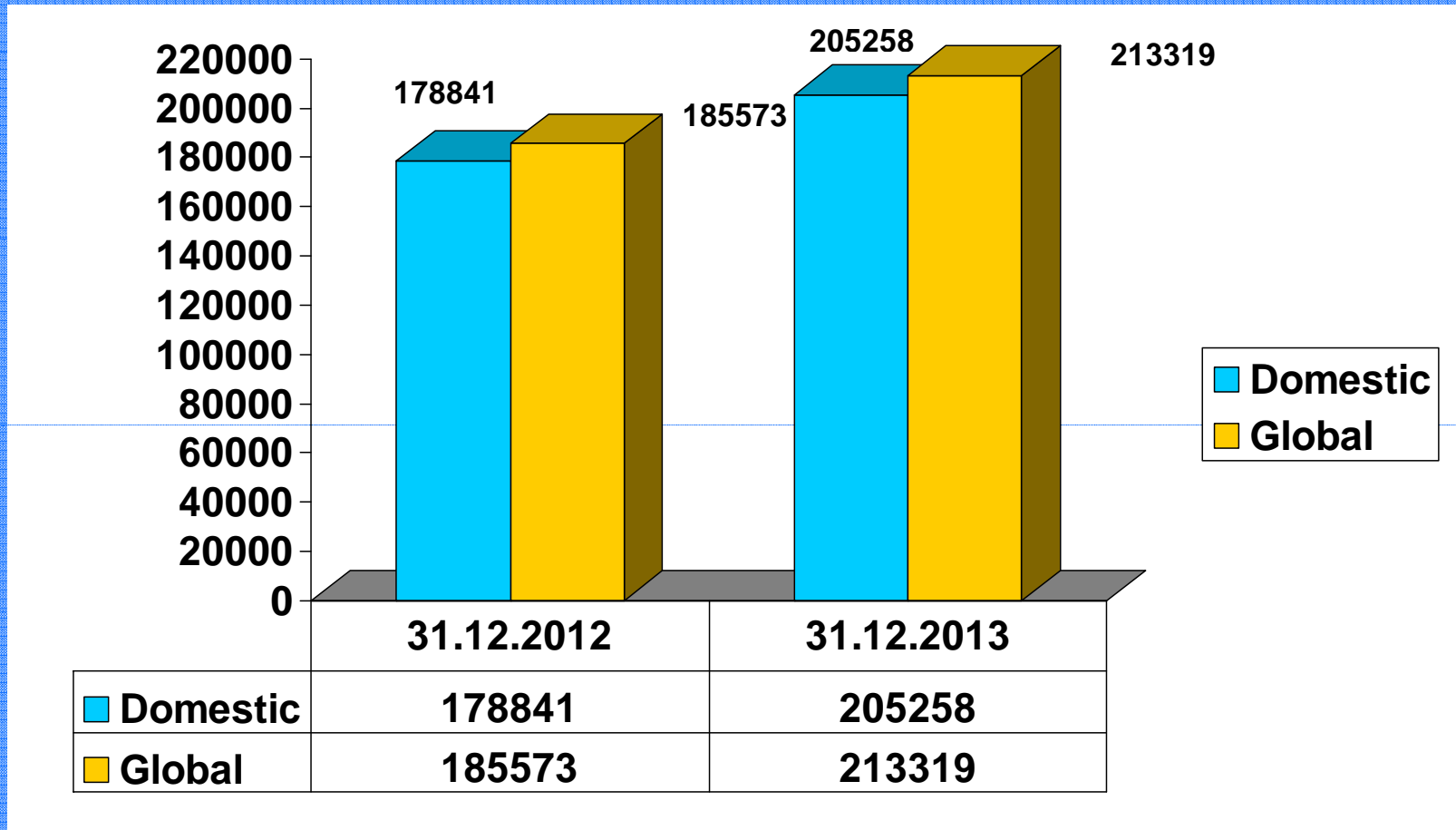
Quarter ending

INR Crs

Key performance indicators	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013
<b>Business Mix</b>	<b>3,43,186</b>	<b>3,66,501</b>	<b>3,63,087</b>	<b>3,89,005</b>	<b>3,87,406</b>
<b>Deposits</b>	<b>1,85,573</b>	<b>2,02,135</b>	<b>1,96,213</b>	<b>2,12,705</b>	<b>2,13,319</b>
<b>Advances (Gross)</b>	<b>1,57,613</b>	<b>1,64,366</b>	<b>1,66,874</b>	<b>1,76,300</b>	<b>1,74,087</b>
<b>Operating Profit</b>	<b>1,017</b>	<b>1,146</b>	<b>1,054</b>	<b>791</b>	<b>961</b>
<b>Net Profit</b>	<b>116</b>	<b>59</b>	<b>126</b>	<b>133</b>	<b>75</b>
<b>NIM (%)</b>	<b>2.51</b>	<b>2.30</b>	<b>2.24</b>	<b>2.39</b>	<b>2.26</b>
<b>Gross NPA</b>	<b>6,516</b>	<b>6,608</b>	<b>7,432</b>	<b>8,202</b>	<b>9,168</b>
<b>Net NPA</b>	<b>3,595</b>	<b>4,027</b>	<b>4,580</b>	<b>4,875</b>	<b>5,481</b>
<b>Return on Assets (%)</b>	<b>0.19</b>	<b>0.09</b>	<b>0.19</b>	<b>0.20</b>	<b>0.11</b>
<b>Return on Equity (%)</b>	<b>4.62</b>	<b>2.23</b>	<b>4.61</b>	<b>4.79</b>	<b>2.55</b>
<b>Book Value (INR)</b>	<b>127.25</b>	<b>117.68</b>	<b>119.05</b>	<b>120.48</b>	<b>102.02</b>

# Deposits

INR Crs

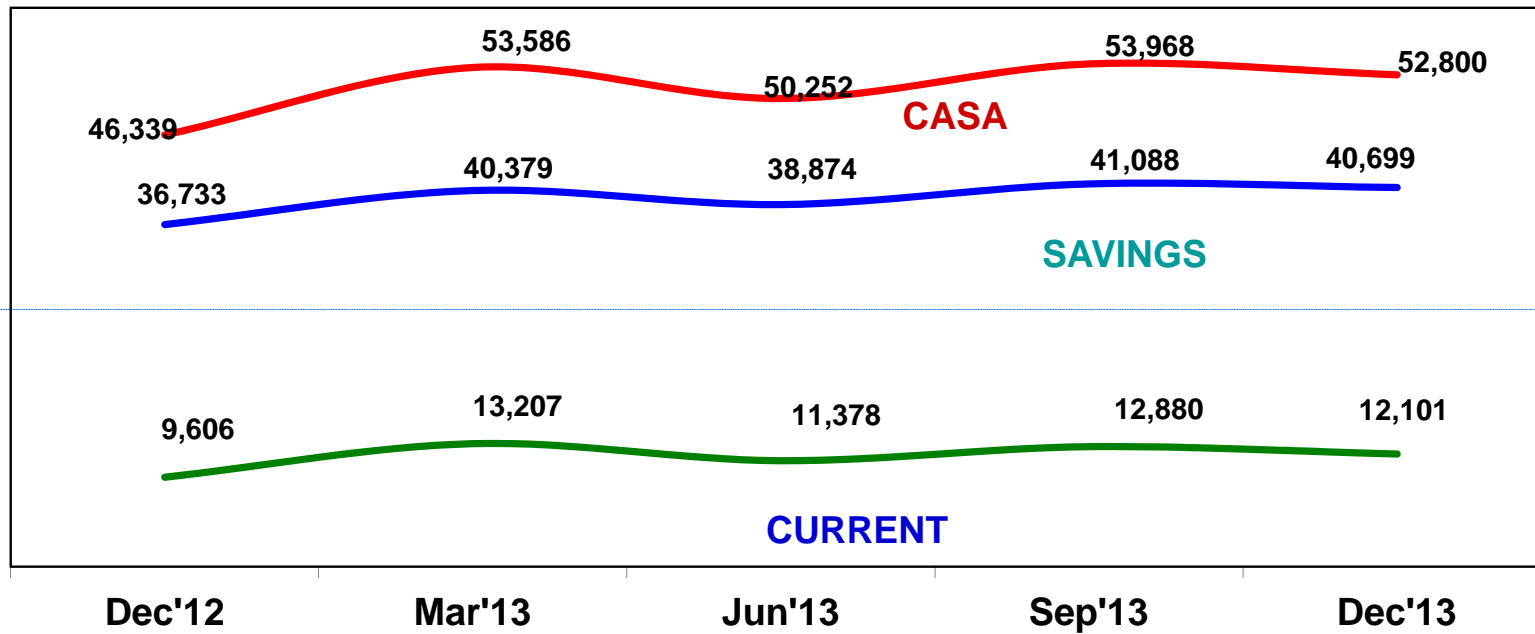


<p><b>Domestic Deposits</b> ❖ Y-o-Y Growth:14.77%</p>	<p><b>Global Deposits</b> ❖ Y-o-Y Growth:14.95%</p>
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# Deposits - CASA

INR Crs



## Current Deposits

❖ Y-o-Y Growth:25.97%

## Savings Bank

❖ Y-o-Y Growth:10.80%

## CASA

❖ Y-o-Y Growth:13.94%

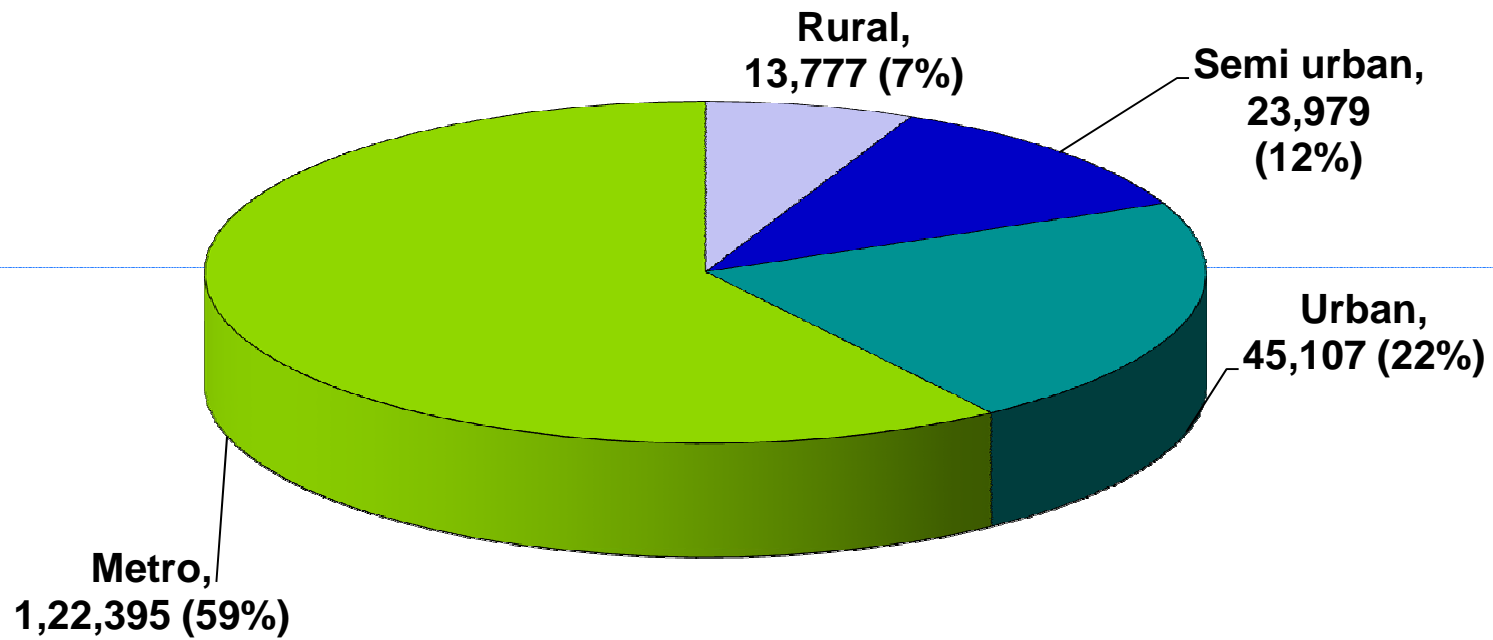
## Share of CASA to Aggregate Deposits

Dec'12: 24.97%

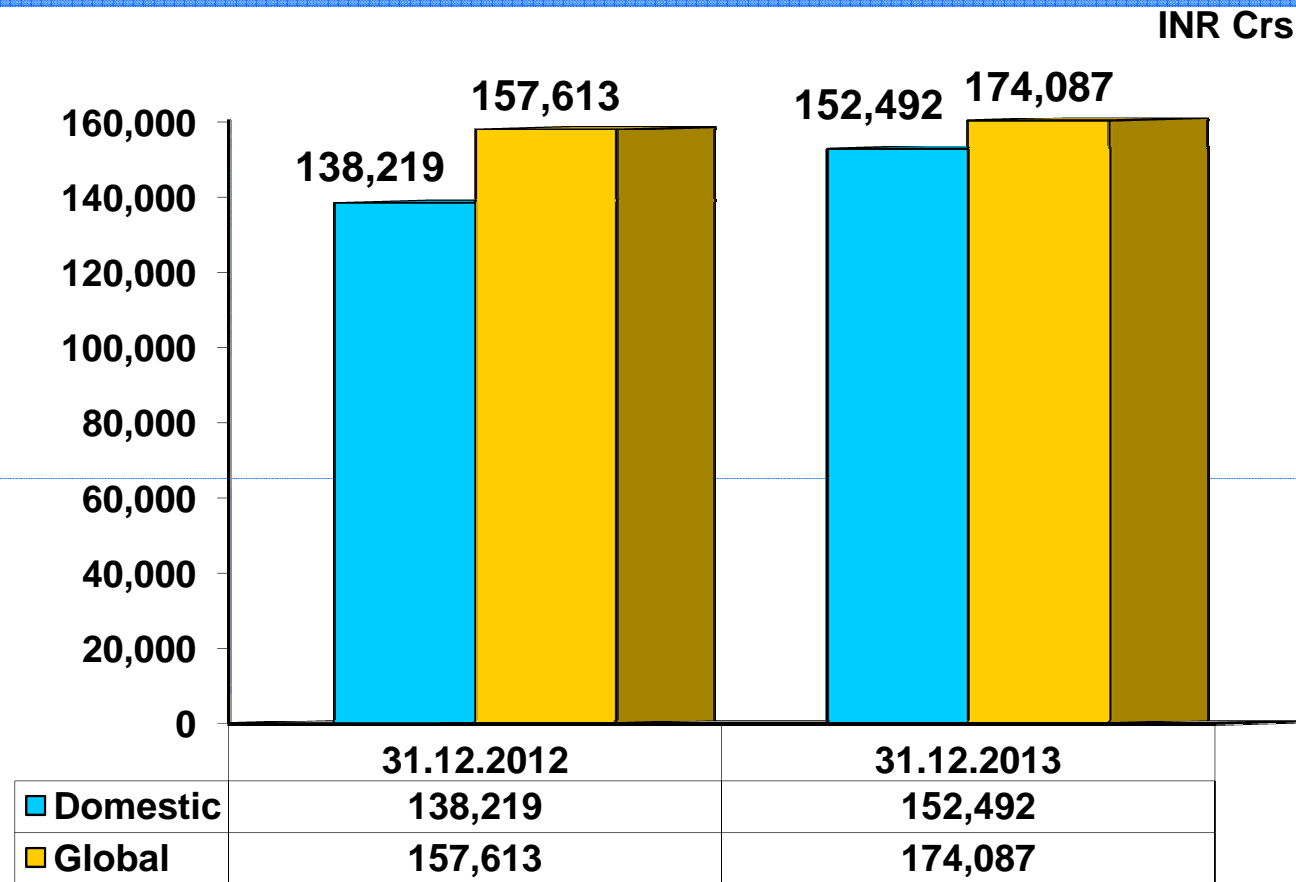
Dec'13 :24.75%

# Domestic Deposit-Category Wise

Dec 2013 INR Crs



# Gross Advances



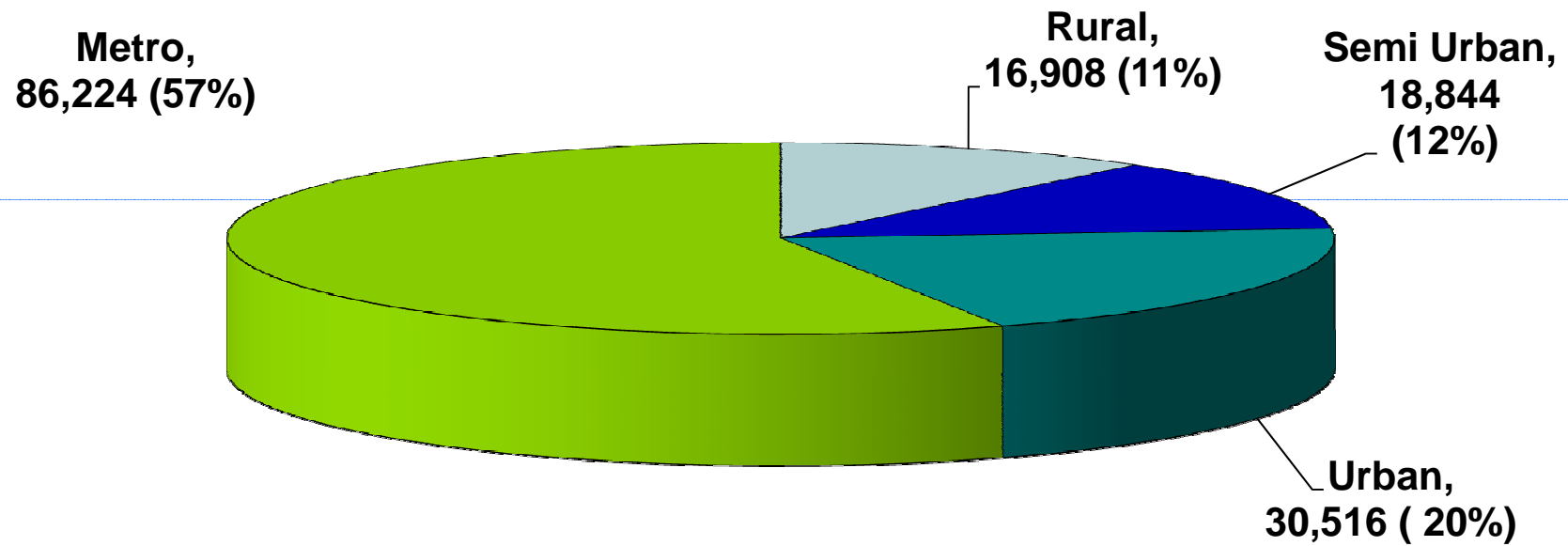
**Domestic Advances**  
❖ Y-o-Y Growth:10.33%

**Global Advances**  
❖ Y-o-Y Growth:10.45%

# Domestic Advances-Category Wise

Dec 2013

INR Crs



# Key Sectors (Domestic Credits)

INR Crs

Sector	Dec 2012	Mar 2013	Dec 2013
<b>1.Agriculture</b>	<b>21,270</b>	<b>23,393</b>	<b>23,730</b>
<b>2.SME</b>	<b>16,343</b>	<b>19,976</b>	<b>21,540</b>
of which <b>Micro</b>	<b>6,364</b>	<b>8,342</b>	<b>9,230</b>
<b>3.Retail Credit</b>	<b>10,693</b>	<b>15,060</b>	<b>16,815</b>

# Retail Credit (Breakup)

INR Crs

Sector	Dec 2012	Mar 2013	Dec 2013
Retail Credit	10,693	15,060	16,815
Of which			
- Housing Loans	4,836	5,041	5,707
- Misc.CC	1,194	1,320	1,301
- Pushpaka	736	782	949
- Educational Loan	2,924	2,978	3,460
- Others	1,003	1,008	1,096
Jewel Loan to Others	-	3,931	4,302

Jewel Loan to Others portfolio included in Retail Credit from 2<sup>nd</sup> Half of 2012-13

# Advances to Sensitive Sectors - Domestic



(FUND + NON FUND)

INR Crs

Sector	Dec 2012	Mar 2013	Dec 2013
CAPITAL MARKET	1,132	1,034	819
REAL ESTATE	17,659	17,599	19,620
of which			
HOUSING LOAN *	5,315	5,658	6,872
COMMERCIAL REAL ESTATE	8,109	7,548	7,850
OTHERS (DIRECT & INDIRECT)	4,235	4,393	4,898

\* Includes Non-Priority Housing Loans

# Overseas Advances - Breakup

INR Crs

	<b>Dec 2012</b>	<b>Mar 2013</b>	<b>Dec 2013</b>
<b>Trade</b>	6,855	6,237	8,298
<b>Manufacturing</b>	6,051	6,269	6,758
<b>Real Estate</b>	283	288	295
<b>Buyers Credit</b>	4,269	4,895	3,494
<b>Others</b>	1,937	1,783	2,750
<b>Total</b>	<b>19,395</b>	<b>19,472</b>	<b>21,595</b>



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

INR Crs

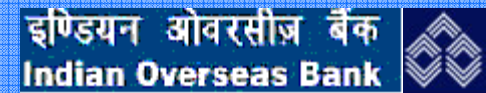
इण्डियन ओवरसीज़ बैंक  
Indian Overseas Bank



	Domestic			Foreign	Global
	> 1 crore	< 1 crore	Total		
As on 30.09.2013	11384.96	70.17	11455.13	568.90	12024.03
Addition during Q3 of 13-14	1089.12	19.67	1108.79	70.39	1179.18
Less: Repayment in Restructured A/Cs (COMPLETED 2 YEARS IN RESTRUCTURED A/C)	263.89	31.67	295.56	566.94	862.50
As on 31.12..2013	12210.19	58.17	12268.36	72.35	12340.71

# Restructured Accounts Outstanding Position As On 31.12.2013

INR Crs



Sector	31.12.2013 Accounts	31.12.2013 Amount	31.12.2013 %
Chemical & Pharma	4	120.10	0.87
Sugar	4	66.27	0.47
Textile	17	634.05	4.62
Rubber & Plastics	-	-	-
Iron & Steel	25	1324.67	9.66
Auto & Ancillary	2	315.10	2.28
Paper	6	302.34	2.20
Glass	-	-	-
Engineering	9	754.71	5.50
Telecom	4	1113.23	8.12
Metal Processing	5	511.85	3.73
Power	14	2835.06	20.68
Airways	1	1231.03	8.98
Petroleum	-	-	-
Entertainment & Media	-	-	-
Electronic & Software	1	152.10	1.10
Cement	1	84.38	0.61
Logistics	4	162.12	1.17
Foot Wear	1	13.64	0.09
Other industries	11	522.68	3.81
<b>Sub Total</b>	<b>109</b>	<b>10143.33</b>	

Contd.....

Sector	31.12.2013 Accounts	31.12.2013 Amount	31.12.2013 %
Sub Total	109	10143.33	
SME	198	551.12	4.01
Micro Finance	9	142.03	1.03
Infrastructure	18	1221.92	8.91
Comm. Real Estate(CRE)	6	469.30	3.42
Trade	37	316.43	2.30
Agriculture	469	340.07	2.47
HL/EDU/Others	319	43.86	0.31
Real Estate (other than CRE)	2	430.17	3.13
Ceramic, Granite, marble	3	63.67	0.45
Gem & Jewels	1	13.00	0.08
<b>GRAND TOTAL</b>	<b>1171</b>	<b>13734.90</b>	<b>100</b>

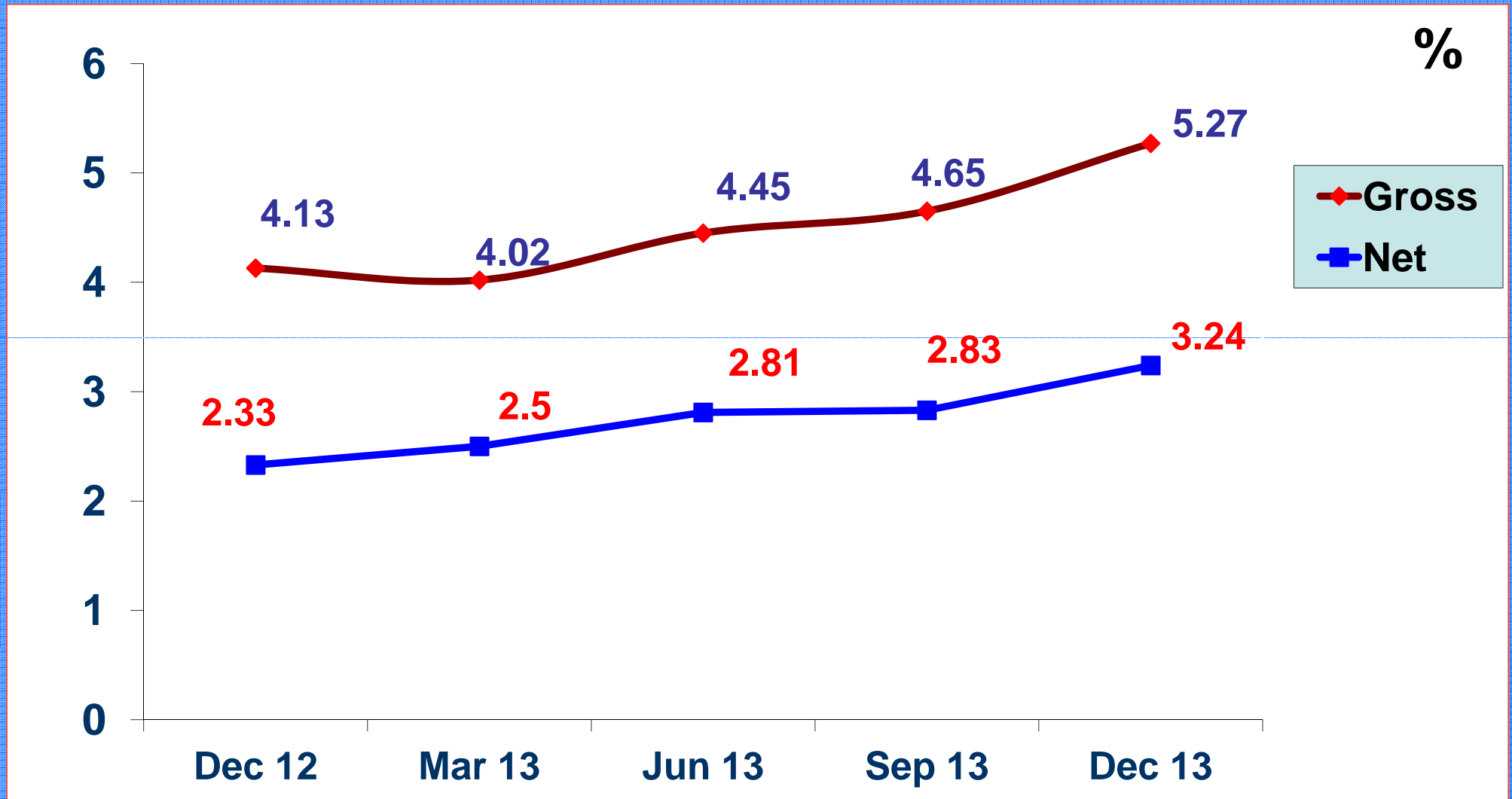
## Asset Classification wise details of Restructured Accounts Outstanding

Asset Classification	No. of Accounts (31.03.2013)	Amount (INR Crs) (31.03.2013)	% to Total	No. of Accounts (31.12.2013)	Amount (INR Crs) (31.12.2013)	% to Total
Standard Assets	1038	14678	96.00	733	12340.71	89.85
Sub-Standard Assets	314	266	2.00	339	830.88	6.05
Doubtful Assets	92	277	2.00	99	563.31	4.10
<b>Total</b>	<b>1444</b>	<b>15221</b>		<b>1171</b>	<b>13734.90</b>	<b>100.00</b>

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

	Dec 12	Mar 13	Jun 13	Sep 13	Dec 13
No. of A/cs slipped during the quarter	7	13	10	20	13
Amount in INR Crs	209	152	373	344	503

# NPA Ratio



# NPA SEQUENTIAL MOVEMENT

INR Crs

	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013
OPENING GROSS NPA	5930	6516	6608	7432	8202
ADD Slippages	1093	1788	1668	1309	1650
LESS	199	221	198	222	207
Cash Recovery	163	324	92	302	135
Upgradation	145	1151	554	15	342
Write Off					
Total Reduction in NPA	507	1696	844	539	684
Total Nettable Credits	2921	2581	2851	3327	3687
NPA Provision	2899	2558	2829	3306	3666
Other Credits	22	23	22	21	21
CLOSING GROSS NPA	6516	6608	7432	8202	9168
Net NPA	3595	4027	4580	4875	5481
Gross NPA Ratio	4.13%	4.02%	4.45%	4.65%	5.27%
Net NPA Ratio	2.33%	2.50%	2.81%	2.83%	3.24%
Provision Coverage Ratio	59.00%	58.89%	58.69%	59.34%	56.59%
NPA of Overseas Branches (included in Gross NPA above)	606	987	1004	1137	1310

# Sector Wise Break Up of NPAs as of 31.12.2013 (Domestic)

INR Crs

Category	NPA as of 31.12.2013	% to total Domestic NPA
Agriculture	1089.37	13.86
Industry	4244.04	54.01
Services	1904.30	24.23
Personal	620.42	7.90
Total	7858.13	100.00
Of which		
Commercial Real Estate	171.73	2.19

# NPAs-Industry Wise-Domestic

INR Crs

Sl. No	Industry	NPA as of 31.12.2013	Outstanding under each category as of 31.12.2013	% of NPA to the respective outstanding	% to the total Domestic NPA
1	Cotton Textiles/Other Textiles	926.41	3881.34	23.87	8.29
2	Iron and Steel	651.77	10423.37	6.25	8.29
3	Infrastructure	93.07	23410.24	0.40	1.18
4	Chemicals,Dyes,Paints etc.	221.71	2445.84	9.06	2.82
5	Gems and Jewellery	139.88	965.65	14.49	1.78
6	Construction	33.07	1978.37	1.67	0.42
7	Other Metal & Metal Products	249.26	2284.95	10.91	3.17
8	Paper & Paper Products	543.01	1837.27	29.56	6.91
9	Food Processing	192.55	3330.73	5.78	2.45
10	Sugar	100.68	865.64	11.63	1.28
	All Other Industries	1092.63	18952.16	5.77	13.90
	<b>Sub Total</b>	<b>4244.04</b>	<b>70375.56</b>	<b>6.03</b>	<b>54.01</b>
	Others	3614.09	82116.14	4.40	45.99
	<b>Total Domestic</b>	<b>7858.13</b>	<b>152491.70</b>	<b>5.15</b>	<b>100.00</b>



# Sectoral Slippages during the quarter ended 31.12.2013

Category	Amount(In Crs)
Agriculture	188
Services( Other than Commercial Real Estate)	237
Personal	192
Commercial Real Estate	18
Sub Total	635
Industry	0
Other Metals	0
Gem and Jewellery	108
Leather	36
Food Processing(Other than sugar, Vegetable Oil , Vanaspathi & Tea)	38
Textile	157
Steel	151
Mining	75
Chemicals, Dyes, Drugs & Pharma	28
Paper	3
Rubber and Rubber Products	0
All Engineering/All other Industries	226
Sub Total (Industry)	822
Total Slippages - Domestic	1457
Overseas	194
Total-Global	1651

# Overseas NPAs

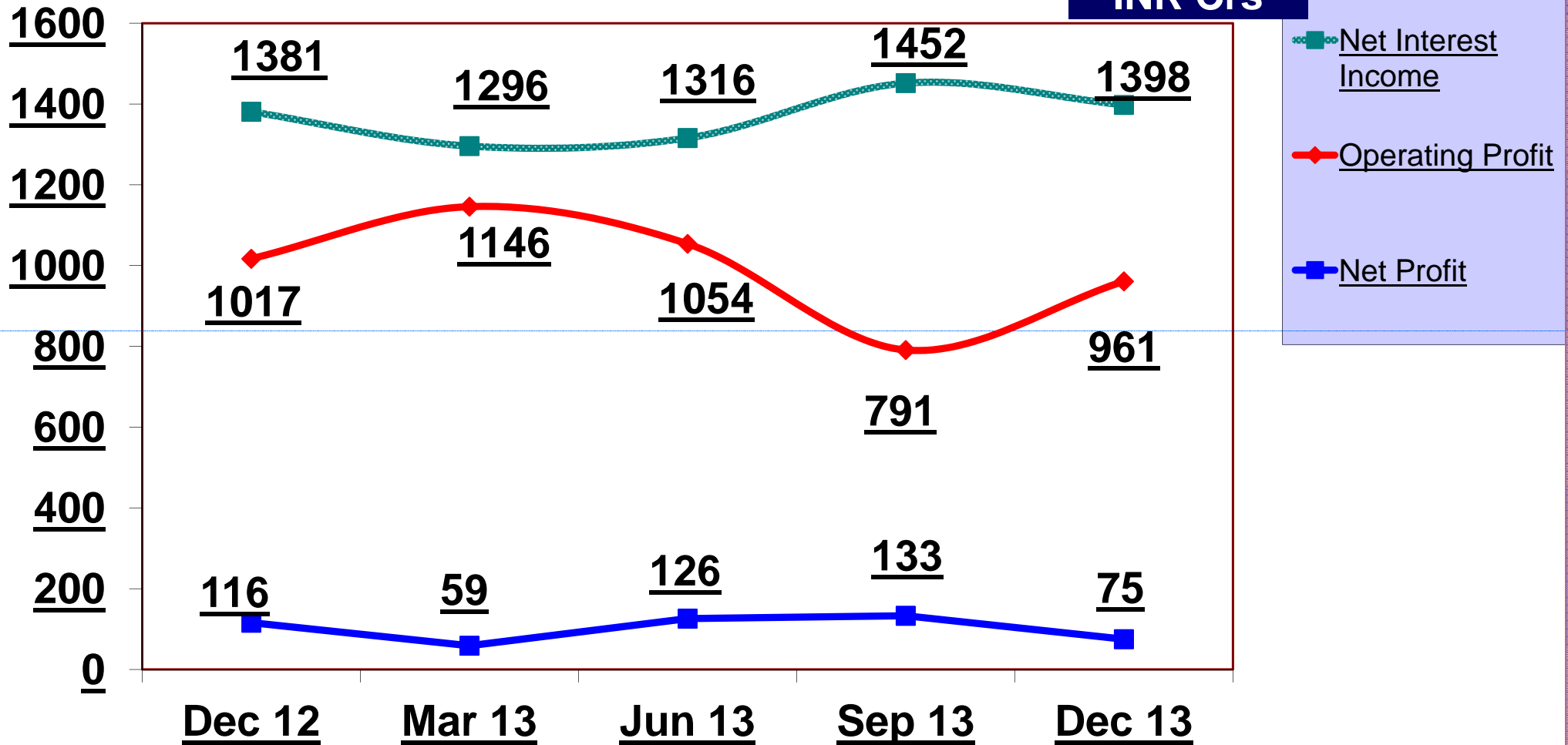
INR Crs

	Dec 2012	Mar 2013	Dec 2013
Trade	348.21	469.78	790.75
Manufacturing	205.02	248.01	277.78
Real Estate	9.44	58.91	66.03
Others	43.73	210.55	175.39
<b>TOTAL</b>	<b>606.40</b>	<b>987.25</b>	<b>1309.95</b>

# Profitability (Quarter Sequential)



INR Crs



# PROFIT - SUMMARY

**INR Crs**

## Quarter Ending

	Dec 12	Mar 13	Jun 13	Sep 13	Dec 13
Interest Earned	5,333	5,227	5,403	5,669	5,737
Interest Expended	3,952	3,931	4,087	4,217	4,339
Net Interest Income	1,381	1,296	1,316	1,452	1,398
Non Interest Income	514	671	785	331	453
Total Operating Income	1,895	1,967	2,101	1,783	1,851
Operating Expenses	878	821	1047	992	890
Operating Profit	1,017	1,146	1054	791	961
Total Provision	901	1,087	928	658	886
Net Profit	116	59	126	133	75

# PROFITABILITY - Q3

INR Crs

Particulars	Q3 12-13	Q3 13-14	Variance %
<b>TOTAL INCOME</b>	<b>5847</b>	<b>6190</b>	<b>5.87</b>
Interest Earned	5333	5737	7.58
Other Income	514	453	-ve
<b>TOTAL EXPENDITURE (excl. provisions and contingencies)</b>	<b>4830</b>	<b>5229</b>	<b>8.26</b>
Interest Expended	3952	4339	9.79
Operating Expenses	878	890	1.37
i) Payments to and provisions for employees	606	587	-ve
ii) Other Operating Expenses	272	303	11.40
<b>OPERATING PROFIT (profit bef. provisions and contingencies)</b>	<b>1017</b>	<b>961</b>	<b>-ve</b>
Total Provisions and Contingences	<b>901</b>	<b>886</b>	<b>-ve</b>
Of which Provisions for NPAs	486	688	41.56.
Provision for Taxes	90	74	-ve
Others	325	123	-ve
<b>NET PROFIT</b>	<b>116</b>	<b>75</b>	<b>-ve</b>

# PROFIT – Geographical Distribution – Q3

INR Crs

Particulars	Q3 12-13	Q3 13-14	Variance %
<b>OPERATING PROFIT</b>			
<b>Global</b>	<b>1017</b>	<b>961</b>	<b>-ve</b>
Domestic	903	840	-ve
Overseas	114	121	6.14
<b>PROVISIONS</b>			
<b>Global</b>	<b>901</b>	<b>886</b>	<b>-ve</b>
Domestic	850	769	-ve
Overseas	51	117	129.41
<b>NET PROFIT</b>			
<b>Global</b>	<b>116</b>	<b>75</b>	<b>-ve</b>
Domestic	53	71	33.96
Overseas	63	4	-ve

# PROFIT - NET INTEREST INCOME

Quarter Ending

INR Crs

Particulars	Dec 12	Mar 13	Jun 13	Sep 13	Dec 13
<b>Total Interest Income</b>	<b>5,333</b>	<b>5,227</b>	<b>5,403</b>	<b>5,669</b>	<b>5,737</b>
Of which					
Int Income from Advances	4135	4,000	4,155	4,370	4,339
Int. Income from Investments	1123	1,122	1,173	1,247	1,285
Other Interest Income	75	105	75	52	113
<b>Total Interest Expended</b>	<b>3952</b>	<b>3,931</b>	<b>4,087</b>	<b>4,217</b>	<b>4,339</b>
Of which					
Int. Expended on Deposits	3548	3,499	3,695	3,752	3,889
Int. Expended on borrowings	251	432	392	311	450
Other Int. Expenses	153	0	0	154	0
<b>NET INTEREST INCOME</b>	<b>1381</b>	<b>1296</b>	<b>1,316</b>	<b>1,452</b>	<b>1,398</b>
<b>NET INTEREST MARGIN</b>	<b>2.51%</b>	<b>2.30%</b>	<b>2.24%</b>	<b>2.39%</b>	<b>2.26%</b>
Domestic	2.61%	2.36%	2.31%	2.48%	2.32%
Overseas	1.53%	1.74%	1.60%	1.62%	1.74%

# PROFIT - NET INTEREST INCOME

INR Crs

Particulars	Q3 12-13	Q3 13-14	Variance %
<b>Total Interest Income</b>	<b>5,333</b>	<b>5,737</b>	<b>7.58</b>
Of which			
Int Income from Advances	4135	4,339	4.93
Int. Income from Investments	1123	1,285	14.42
Other Interest Income	75	113	50.67
<b>Total Interest Expended</b>	<b>3952</b>	<b>4,339</b>	<b>9.79</b>
Of which			
Int. Expended on Deposits	3548	3,889	9.61
Int. Expended on borrowings	404	450	11.39
Other Int. Expenses	0	0	0.00
<b>NET INTEREST INCOME</b>	<b>1381</b>	<b>1,398</b>	<b>1.23</b>
<b>NET INTEREST MARGIN in %</b> (on avg. earning assets)	<b>2.51%</b>	<b>2.26%</b>	<b>2.26</b>
Domestic	2.61%	2.32%	2.32
Overseas	1.53%	1.74%	1.74



# PROFIT - NET INTEREST INCOME

INR Crs

Particulars	9m 12-13	9m 13-14	Variance %
<b>Total Interest Income</b>	<b>15,450</b>	<b>16,809</b>	<b>8.80</b>
Of which			
Int Income from Advances	11,910	12,865	8.02
Int. Income from Investments	3,250	3,707	14.06
Other Interest Income	290	237	-ve
<b>Total Interest Expended</b>	<b>11,494</b>	<b>12,643</b>	<b>10.00</b>
Of which			
Int. Expended on Deposits	10,374	11,337	9.28
Int. Expended on borrowings	663	1,306	96.98
Other Int. Expenses	457	0	-ve
<b>NET INTEREST INCOME</b>	<b>3,956</b>	<b>4,166</b>	<b>5.31</b>
<b>NET INTEREST MARGIN in %</b>	<b>2.47</b>	<b>2.30</b>	
(on avg. earning assets)	<b>2.56</b>	<b>2.37</b>	
Domestic	<b>1.64</b>	<b>1.63</b>	
Overseas			

# Non Interest Income (Quarterly Comparison)



**INR Crs**

Particulars	Quarter Ending				
	Dec 12	Mar 13	Jun 13	Sep 13	Dec 13
<b>Total Non Interest Income</b>	<b>514</b>	<b>671</b>	<b>785</b>	<b>331</b>	<b>453</b>
Of which					
Exchange / Commission	217	248	199	224	215
Profit on Sale of Investments	59	173	398	12	32
Profit on Revaln. Of Investments	0	0	-10	-94	0
Recovery in written off Accounts	99	109	73	69	47
Other Non interest Income	139	141	125	120	159

# Non Interest Income -Q3

INR Crs

Particulars	Q3 12-13	Q3 13-14	Variance %
<b>Total Non Interest Income</b>	<b>514</b>	<b>453</b>	<b>-ve</b>
Of which			
Exchange / Commission	217	215	-ve
Profit on Sale of Investments	59	32	-ve
Profit on Revaln. Of Investments	0	0	0
Recovery in written off accounts	99	47	-ve
Other Non interest Income	139	159	14.39

# Non Interest Income -9m

INR Crs

Particulars	9m 12-13	9m 13-14	Variance %
<b>Total Non Interest Income</b>	<b>1,302</b>	<b>1,568</b>	<b>20.43</b>
Of which			
Exchange / Commission	647	637	-ve
Profit on Sale of Investments	139	443	218.71
Profit on Revaln. Of Investments	-68	-105	-ve
Recovery in written off accounts	221	189	-ve
Other Non interest Income	363	404	11.29

# NET PROFIT (Quarterly Comparison)

INR Crs

इण्डियन ओवरसीज़ बैंक  
Indian Overseas Bank



Quarter Ending

Particulars	Dec 12	Mar 13	Jun 13	Sep 13	Dec 13
OPERATING PROFIT	1017.10	1145.88	1054.42	791.00	960.73
Total Provision	900.60	1087.28	928.62	658.45	885.66
Of which					
NPA	436.40	779.57	723.21	485.87	688.29
Counter cyclical Provisioning Buffer	50.00	47.00	0.00	0.00	0.00
Standard Advances	119.20	102.56	11.24	93.82	35.93
Depreciation on Investments	48.80	131.59	13.34	4.34	17.75
Staff Welfare Fund	5.00	5.00	4.00	4.00	4.00
Deferred Tax Liability	0.00	-399.33	0.00	0.00	0.00
Income Tax	89.60	299.55	85.62	38.55	74.42
Wealth Tax	0.00	0.50	0.00	0.00	0.00
Contingencies	0.90	0.03	0.26	0.00	0.58
Other General Provisions	0.00	-11.39	0.00	0.00	0.00
Non Performing Investments	-4.20	7.88	1.46	0.00	0.00
Diminution of Securities	0.00	0.00	0.00	0.00	0.00
Restructured accounts	155.70	128.29	88.39	30.07	60.75
Other Assets	-0.80	-0.75	0.54	0.34	0.00
Country-wise risk	0.00	-3.21	0.56	1.46	3.94
NET PROFIT	116.50	58.60	125.80	132.55	75.07

## Cost & Yield Ratios (Quarterly Comparison)

	Dec 12	Mar 13	Jun 13	Sep 13	Dec 13
Avg. Cost of Deposits (%)	7.58	7.55	7.52	7.58	7.57
Avg. Yield on Advances(%)	10.53	9.90	9.89	10.08	9.99
Avg. Yield on Investments(%)	7.33	7.28	7.28	7.31	7.21
Avg. Cost of Funds(%)	7.27	7.18	7.14	7.15	7.40
Avg. Yield on Funds(%)	9.68	9.28	9.20	9.34	9.30
Net Interest Margin(%)	2.51	2.30	2.24	2.39	2.26
	Dec 12	Mar 13 (Annual)	Jun 13	Sep 13	Dec 13
Cost to Income Ratio (%)	46.34	47.17	49.81	55.63	48.09
Return on Assets (%)	0.19	0.24	0.19	0.20	0.11
Return on Equity (%)	4.62	5.49	4.60	4.79	2.55
Earning Per share (INR)	5.85	6.14	5.45	5.74	2.61
Book Value per Share (INR)	127.25	117.68	119.05	120.48	102.02

# INVESTMENTS - Domestic

**INR Crs**

	31.03.2013				31.12.2013			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
SLR Investments	9659.71	44370.18	293.94	54323.83	10471.70	50170.24	126.70	60768.64
Of which								
Government. Securities	9599.31	44368.14	293.94	54261.39	10419.88	50167.13	126.70	60713.71
Other Approved Securities	60.40	2.04	0.00	62.44	51.82	3.11	0.00	54.93
M Duration (for SLR)				5.92				5.68
Non SLR Investments	5729.37	134.26	7.39	5871.02	7035.73	326.76	3.49	7365.98
M Duration (Non SLR)				1.97				4.27
M Duration (Entire Portfolio)	4.14	6.13	7.25	5.67	3.93	6.10	6.27	5.58
Total	15389.08	44504.44	301.33	60194.85	17507.43	50497.00	130.19	68134.62

# INVESTMENTS – Foreign -31.12.2013

**INR Crs**

Type of Investment	Book Value (Gross)	Total Provision
G - Sec	2386.76	0.85
Bonds - Others	55.85	0.00
MTN,FCCB	608.35	69.21
Shares	0.10	0.00
Joint Venture - Malaysia	193.20	0.00
<b>Total</b>	<b>3244.26</b>	<b>70.06</b>



# CAPITAL ADEQUACY

INR Crs

इण्डियन ओवरसीज़ बैंक  
Indian Overseas Bank

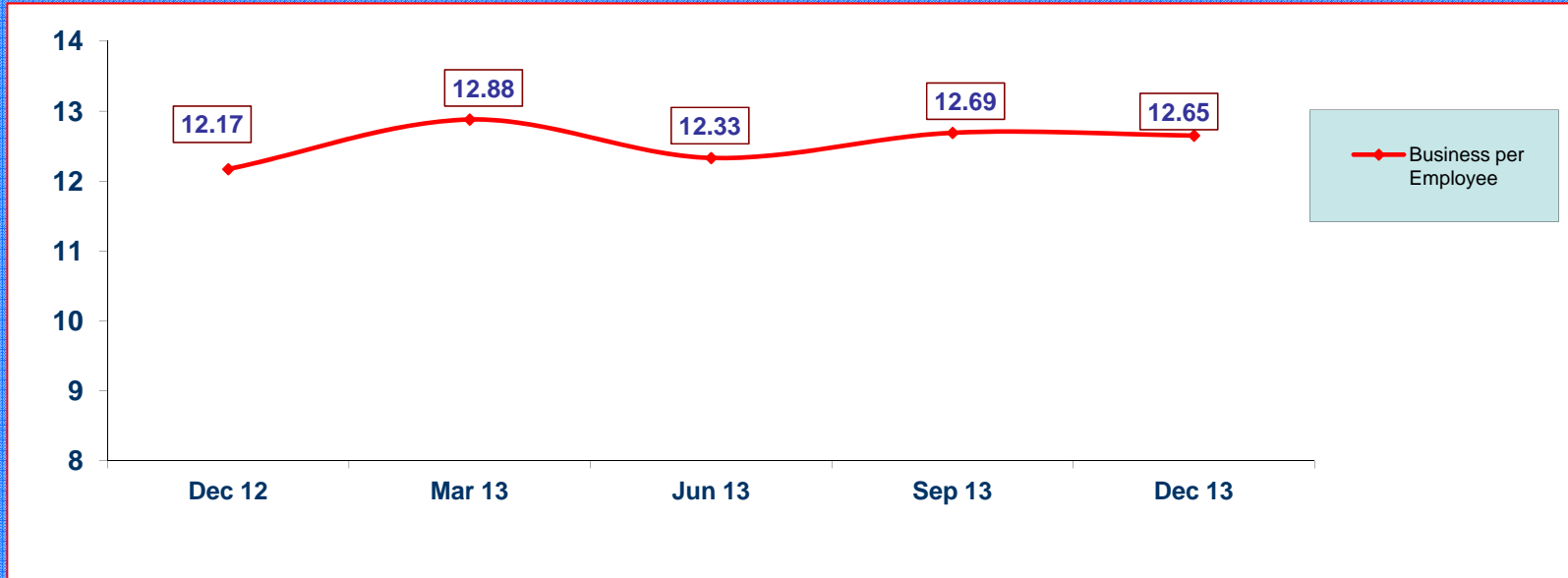
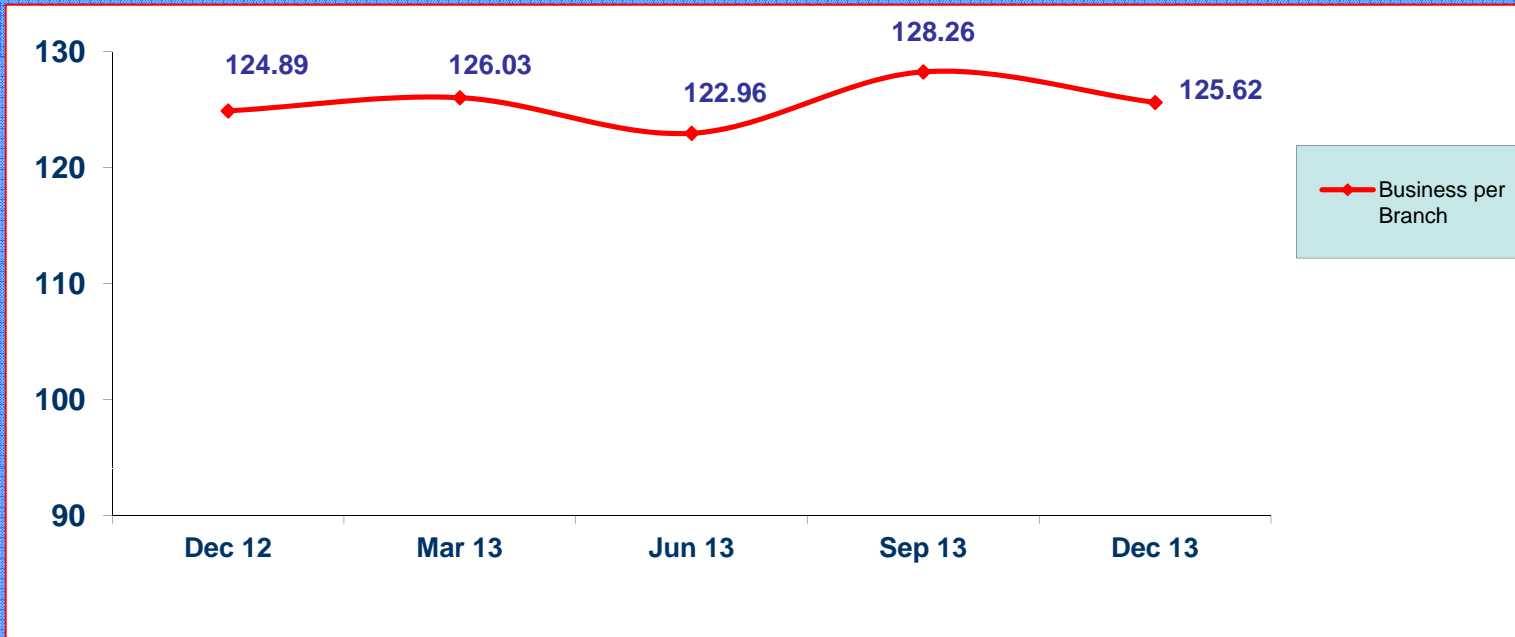


	Dec 12	Mar 13	Jun 13	Sep 13	Dec 13
Tier I Capital					
BASEL II	10,833.28	12,088.45	12,043.10	12,043.15	
BASEL III			11,694.08	11,689.10	12,891.74
Tier II Capital					
BASEL II	6,386.66	6,277.58	6,305.20	6,145.37	
BASEL III			6,208.58	6,056.31	6,052.06
Total Capital					
BASEL II	17,219.94	18,366.03	18,348.30	18,188.52	
BASEL III			17,902.66	17,745.42	18,943.80
Common Equity Tier I			11,087.08	11,082.10	12,284.74
Total Net Assets (Terminal)	2,31,328.36	2,44,607.03	2,48,901.28	2,59,770.16	2,65,372.53
Risk Weighted Assets					
BASEL II	1,47,727.79	1,55,016.14	1,62,687.81	1,65,241.89	
BASEL III			1,63,775.19	1,66,476.93	1,72,306.53
CRAR – TIER I (%)					
BASEL II	7.33	7.80	7.40	7.29	
BASEL III			7.14	7.02	7.48
CRAR – TIER II (%)					
BASEL II	4.32	4.05	3.88	3.72	
BASEL III			3.79	3.64	3.51
CRAR (%)					
BASEL II	11.65	11.85	11.28	11.01	
BASEL III			10.93	10.66	10.99
CET I			6.77	6.66	7.13

# PRODUCTIVITY



INR Crs



- ◆ **No Frills Savings Bank Accounts:** As per the guidelines issued by Reserve Bank of India, our branches open No-Frills Savings Bank Accounts under simplified Know Your Customer norms to bring the excluded segment of population into banking fold. General Purpose Credit Cards are granted to meet their credit requirements.
- ◆ **Smart Card:** To extend banking service to the villages and provide banking outlet in un-banked centers, our Bank is introducing 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	31.12.2012 (Nos.)	31.03.2013 (Nos.)	31.12.2013 (Nos)
1	No-Frills SB Accounts Opened	40,41,743	43,70,173	58,55,790
2	General Purpose Credit Cards Granted	12,387	12,765	13,744
3	Branches Under Smart Card Banking	627	804	833
4	Villages Covered Under Smart Card Banking	2,122	2,880	3,211
5	Business Correspondents engaged	1,746	2,287	2,392
6	Bio-Metric Smart Card issued	4,27,494	5,19,174	9,76,422
7	Smart Card Banking Coverage- Regions	49	54	55
8	Smart Card Banking Coverage-States/Union Territory	21/2	21/2	21/2



- **Financial Literacy seminars:**
- Our Bank has conducted seminars on financial literacy in 25 centres in association with knowledge partner namely NITTE Education Trust, Mangalore On the occasion a booklet on “Financial Inclusion” was released that contains comprehensive information about various aspects of financial literacy.
- **Educating Tribals - Friends Of Tribal Society**
- Our Bank collaborated with M/s Friends of Tribals Society, an NGO to attack illiteracy at the grass root level through a unique concept viz. “One Teacher School” or EKAL Vidyalaya.
- The Bank has contributed to the society’s mission by adopting 55 villages and improving the tribal’s living standards through development education & empowerment education of their children.
- **New Education technique – Max Academy :**
- To improve the educational standards of the under privileged children and thereby literacy level, IOB invoked the services of M/s Max Academy, an educational trust. Two schools at Alanguppam village in Vellore district and Oorikai Village in Kancheepuram District was sponsored and two day training on scientific learning skills, motivation, Values and Virtues & Social responsibility etc have been imparted.
- **IOB–Sampoorna:**
- IOB has launched a unique programme in the year 2008 unveiling stream of activities to facilitate Total Village Development viz., IOB-Sampoorna. As the name implies, IOB-Sampoorna aims at total inclusive growth for Integrated Rural Development covering all aspects of social and economical life of people. “IOB-Sampoorna” project is a curtain raiser for IOB’s involvement and commitment to rural development
- The project aims to create a sustainable model for rural development encompassing environmental up-gradation, better quality of life, enhanced income, generation of new revenue streams etc.
- This Total Village development Project is currently implemented in 100 villages all over India.



- Education scholarship is being extended to meritorious BPL girl students hailing from Sampurna villages.
- Bank provides Rs.25000/- for setting up rural library in each village adopted by Bank. Bank encouraged Govt Agency, NGO, Voluntary Organisation, Farmers' club etc to set up libraries in rural areas thus facilitating financial literacy in rural areas.
- **IOB –MSSRF Farm School:**
- Our Bank has collaborated with M S Swaminathan Research Foundation (MSSRF) and donated Rs.25 Lakhs for establishment and Operationalisation of 5 Farmer's School with Rs.5 Lakhs for each School. These schools were established in the Tamil Nadu (2 schools), Kerala, Maharashtra and Orissa States.
- The objective of the Farm Schools is to sensitize the farmers on Integrated Crop Management using Learning by doing method of training. The School shall operationalise Front line season long demonstration in one or more crops and or Allied Activities focusing on integrated crop Management including Field preparations, Seed treatment etc. The partnership with IOB is named as "IOB –MSSRF Farm School".
- **Contribution to National Agro Foundation (NAF)**
- National Agro Foundation is a public charitable Trust founded in 2000 by Bharat Ratna Shri.C.Subramaniam, the architect of India's Green Revolution. It undertakes Agriculture Development, Cattle development, Water shed development and Training through 'Centre for Rural Development' situated at Illedu village, Kancheepuram District.
- National Agro Foundation in collaboration with Indra Gandhi National Open University (IGNOU) organize 6 months certification programme on agriculture. Our Bank sponsored 2 certification programmes of the foundation by donating Rs 8 lakhs.

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Thank You

