

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

Good People to Grow With

Touching Hearts Spreading Smiles

since 1937

Presentation to Analysts

December 2014

(in INR)



75 Years of Quiet & Dignified Service to the Society

Good People to Grow With

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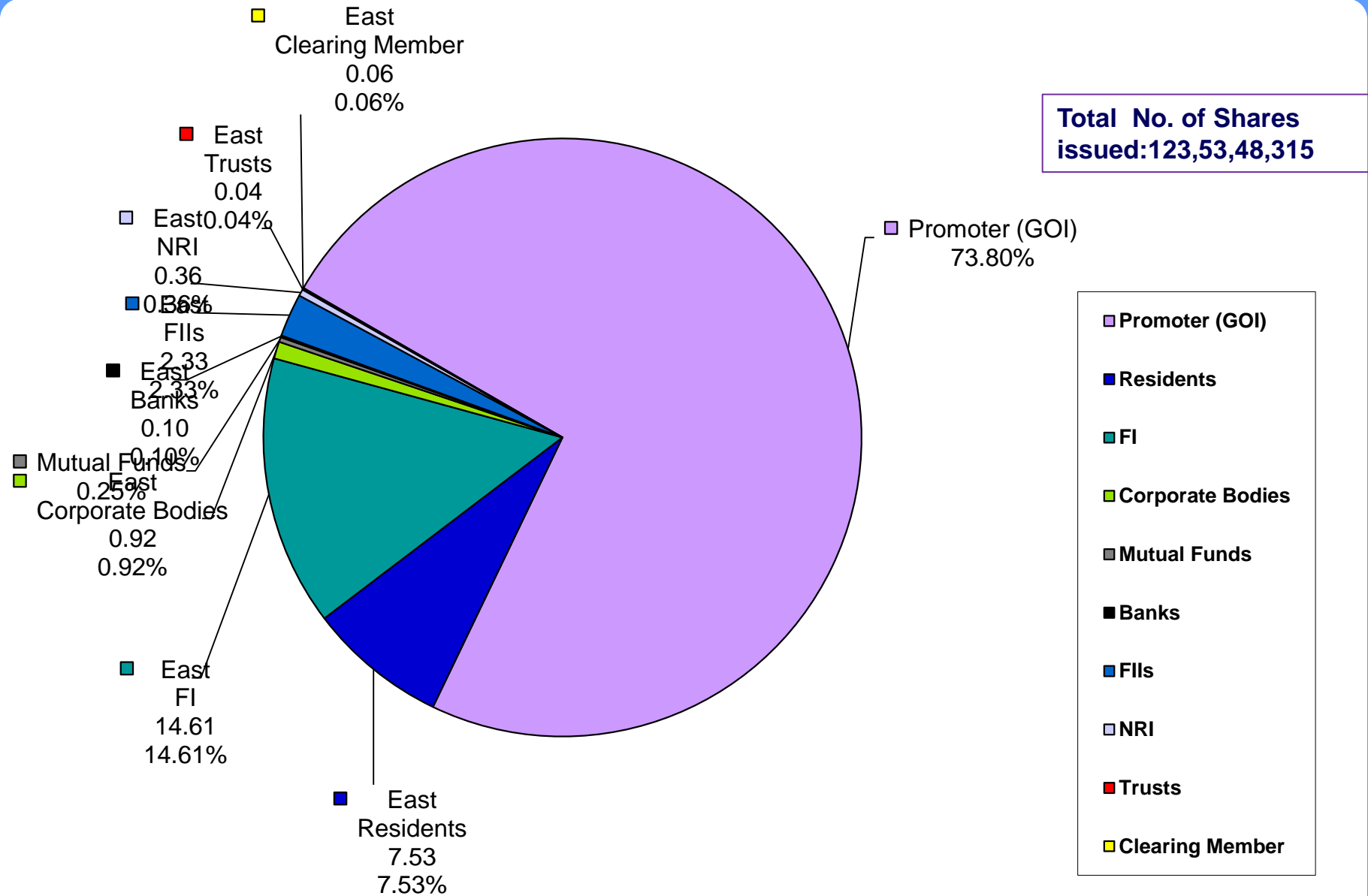
FIRST 50 YEARS

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 th 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

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 th 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 th Branch Vaniangudi opened on 17.8.2013 by Hon. Finance Minister
	IOB adjudged Best Public Sector Bank in Priority Sector Lending by Dun & Bradstreet.
	IOB's Official Facebook launched by our CMD.
	The New Indian Express and Sunday Standard's Best Bankers' Award presented to IOB
	Agriculture Leadership Award 2013 conferred to our Bank
	Award for "BEST RSETI IN THE COUNTRY received by our RSETI Thanjavur

Investor Profile – Shareholding Pattern (%) as on 31.12.2014





Global Footprints – Foreign Branches of the Bank

Branches	Representative Office	J V Subsidiary	Remittance Centres
❖ Singapore	❖ Guangzhou – China	❖ Malaysia	❖ Singapore - Serangoon Road
❖ Hong Kong Main	❖ Vietnam		❖ Singapore - Boon Lay
❖ Hong Kong TST	❖ Dubai		
❖ Colombo			
❖ Bambalapitiya			
❖ Seoul			
❖ Bangkok			
❖ Sukhumvit, Bangkok			

- Malaysia: Joint Venture with Bank of Baroda (40%) and Andhra Bank (25%) with our Bank share of 35%
- Sukhumvit, Bangkok Branch commenced operations from 04.07.2014
- EC at Colombo has been upgraded into a branch during August 2013
- Ministry of Finance, Government of India has allocated the following overseas centres for opening of overseas JV/WOS by the Bank. 1.Thailand,2.Vietnam,3.Mongolia,4.Srilanka and 5.Republic of Korea.

Strategic Investments - Joint Ventures

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

Joint venture Equity Contributors	%	INR Crs
Allahabad Bank	30	105.00
Indian Overseas Bank	19	66.50
Karnataka Bank	15	52.50
Dabur Investments	10	35.00
Universal Sompo Insurance Inc	26	91.00
Total		350.00

- The Company has entered into Bancassurance tie ups with Allahabad Bank, IOB and Karnataka Bank.
- Our Bank has entered into Corporate Agency arrangements with effect from 20.12.08 for distribution of USGI products.
- Bank earned net commission of INR 2.36 crore in the current financial year up to 31.12.2014 compared to INR 2.01 crore up to 31.12.2013 from Health Care Policies.
- During the current year up to 31.12.2014, the Bank earned commission from Non Life Sompo (Asset) Insurance INR 6.34 crore compared to INR 6.17 crore up to 31.12.2013.

- @ Business touched INR 4,11,355 Crores (**YoY Growth 6.18%**)
- @ Deposits stood at INR 2,32,823 Crores (**YoY Growth 9.14%**)
- @ CASA stood at 23.98%
- @ Advances stood at INR 1,78,532 Crores (**YoY Growth 2.55%**)
- @ Operating Profit for 9M is INR 2,142.17 Crores (**YOY Growth -23.66%**)
- @ Net Loss for 9M stood at INR 489.82 Crores
- @ Provision Coverage Ratio stood at 50.03 %

IT Organization Structure :

- For effective IT Governance, a Board level IT Strategy Committee and a Top Management level IT Steering Committee have been formed in addition to the existing IT security Committee .
- Policies like Information Security Policy, BCP and DR Policy, IT Outsourcing Policy, IT Purchase Policy , IS Audit Policy, Data Archival Policy, Data Retention Policy have been put in place.
- Information System Security Policy conforms to ISO Standards

Infrastructure Space :

- Our Bank is one of the first Public sector Banks to establish 3 way DR setup for CBS to ensure Zero data loss. For other critical applications necessary Infrastructure is in place at DR. Our Bank has provided alternate connectivity to all our Data Centers and also to the branches wherever feasible through alternate service providers/medium. Connectivity for Ultra Small Branches is provided through a WAN based broadband 3G modem/ Data cards.

Core Banking Solution

- Our bank has implemented the Core Banking Solution developed in-house, christened 'CROWN' (Centralized Resources Over Wide-area Network).
- The RFP process for migrating to the COTS based CBS model which is widely used by all other Public Sector Banks in India, is in the final stage.

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 as well as to connect to real time applications. Periodical Knowledge Transfer is done through training at staff college and e-demo is also provided along with BI.

Alternate Delivery Channels :

Internet Banking :

- Bank has home-grown internet Banking suite, with contemporary offerings; Multiple scheduling of payments to SB/CDCC/RD/ loan accounts and online opening/closure/renewal of Deposits including Senior Citizen, payment to PPF, RTGS/NEFT- Single and Bulk have been enabled through Internet Banking. E-PAYMENT of major state VAT has been made online. We are the only Nationalized Bank to collect Chennai Corporation tax across counters.
- OTP facility enabled and introduced for all Ecom/Utility payment transactions
- Puducherry Electricity Bill Collection/Excise Collection introduced.
- Integrated with AMet University for Fee Collection

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. Stella Maris College, Amet University, EBET and Ayyan fireworks has been brought under payment gateway with IOB debit and credit cards and other bank VISA cards for E-payment. Payment Gateway: 11 aggregators with 12000 plus sub merchants.

Mobile Banking :

- Mobile Banking solution provides two way authentication through OTP (One Time Pin) and transactions can be done through SMS Mode and Mobile Browser (GPRS). Bank is implementing a new Mobile banking Solution, enabling all the services available with other Banks.
- **Credit Cards:** Issued 49925 credit cards as at the end of December 2014.

Debit Cards:

- Launched VISA International Gold/Platinum/Signature cards for high net worth customers.
- Launched Kisan debit cards to our agricultural customers.
- Launched Domestic RuPay cards of NPCI .
- Launched Gift Cards with denominations upto Rs.50000/-.
- Introduced reward points to our customers for usage of our Debit and Credit cards in Pos and Ecom transactions.

CTS – Implementation done in 1752 branches.

- **No of ATMs as on 31.12.2014 is 3417 (onsite and offsite)**
- **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 as well as through Internet Banking and SMS is in operation. Aadhaar Payment Bridge Solution and National Automated Clearing House platforms are in operation. Along with NPCI, AEPS Bridge (Aadhaar Enabled Payment System) facility is enabled.

Financial Inclusion Project:

- 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. We have also implemented **e-kyc** as part of customer acquisition project through Business Correspondents.

Public Fund Monitoring System (PFMS) :

- PFMS 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.
- 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-ban

MIS ADF :

- As per RBI direction, Central Data Repository has been established and RBI-ADF and Internal MIS (ADF - 203 returns and Internal MIS - 400 reports) generation is online, and fully automated.
- **Data Warehousing** : Data relating to 12 years have been ware-housed.

Electronic Transactions:

- At the end of November 2014, we have electronic transactions vs paper based transactions at the ratio 69.80: 30.20

Awards & Accolades

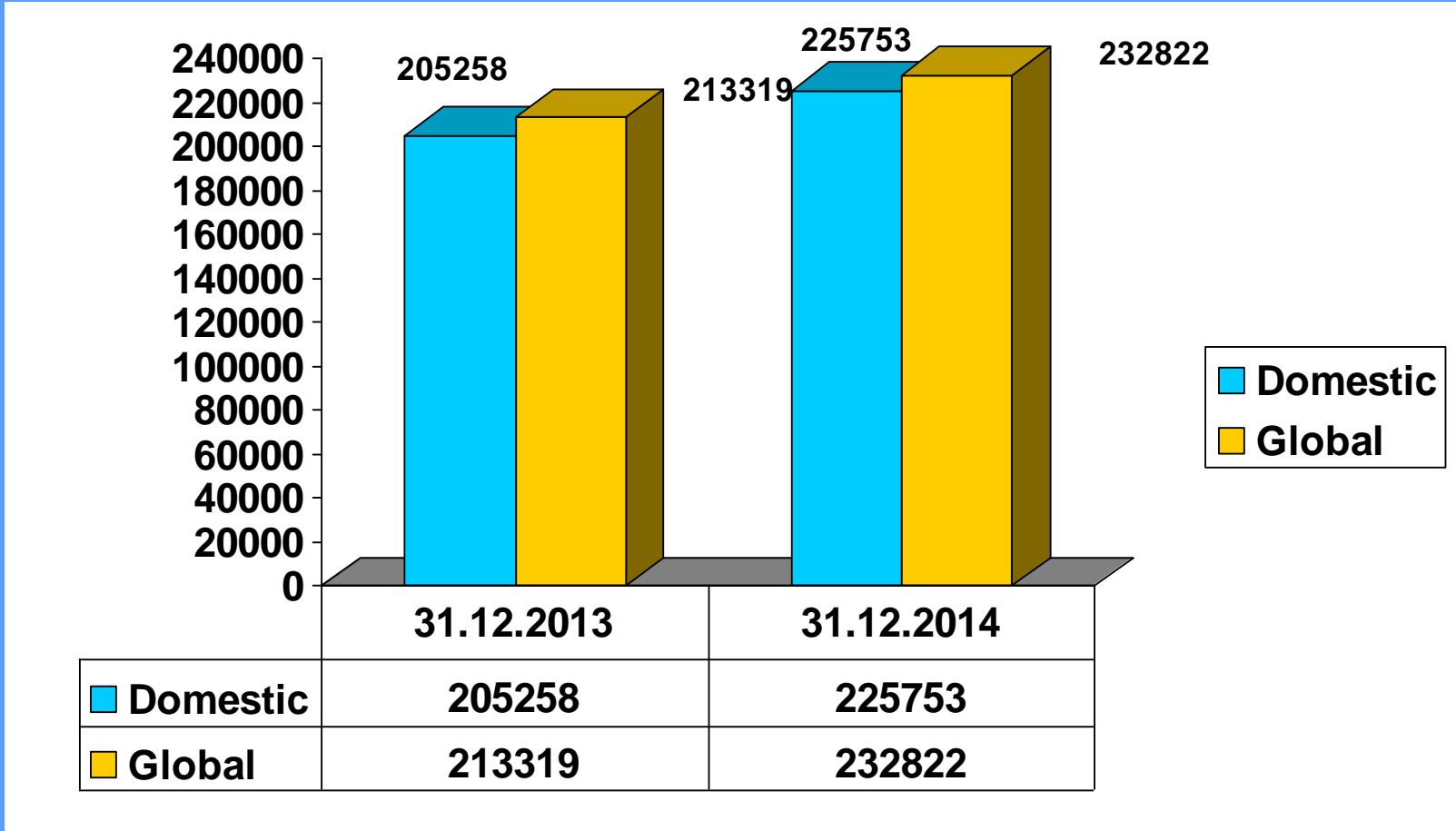
- During the current year, our Bank was awarded Skoch Order of Merit Award for ADF / MIS.

Major Business Parameters

Quarter ending

INR Crs

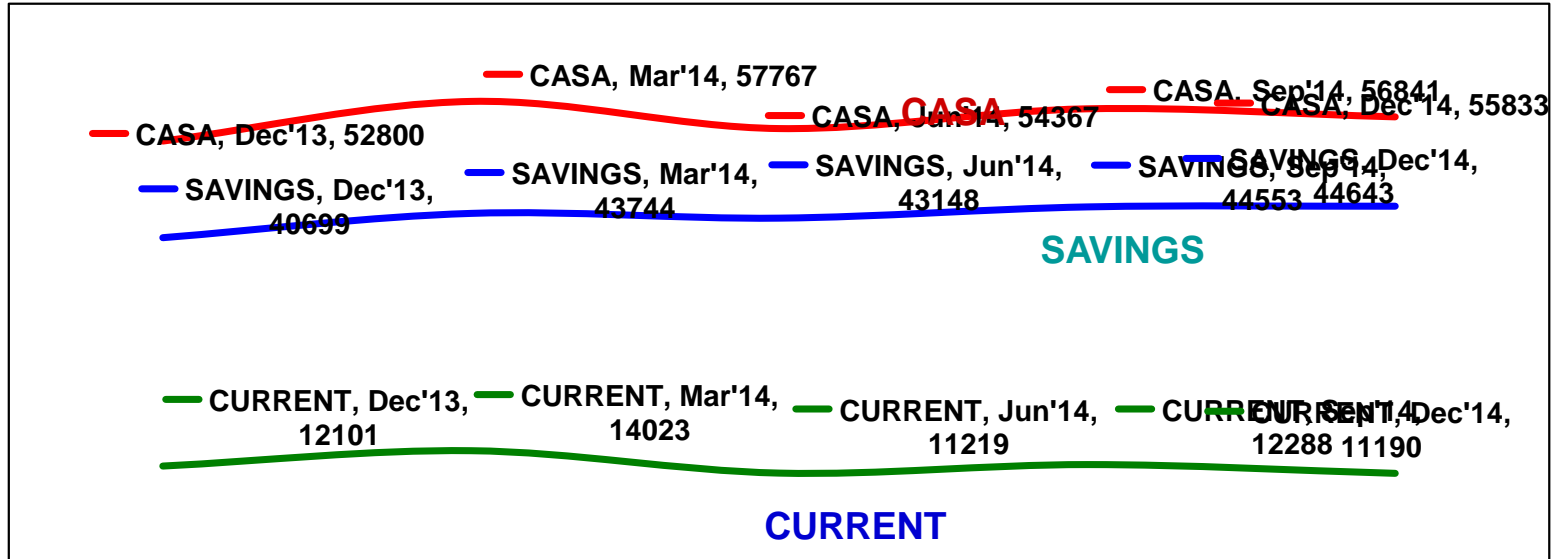
Key performance indicators	Dec 2013	Mar 2014	Jun 2014	Sep 2014	Dec 2014
Business Mix	3,87,406	4,09,057	3,99,188	4,20,739	4,11,355
Deposits	2,13,319	2,27,976	2,21,879	2,39,224	2,32,823
Advances (Gross)	1,74,087	1,81,081	1,77,309	1,81,515	1,78,532
Operating Profit	961	1,191	686	729	726
Net Profit	75	268	272	-246	-516
NIM (%)	2.26	2.22	2.24	2.07	2.05
Gross NPA	9,168	9,020	10,351	13,334	14501
Net NPA	5,481	5,658	6,644	9,109	9511
Return on Assets (%)	0.11	0.39	0.39	- ve	-ve
Return on Equity (%)	2.55	8.43	8.24	- ve	-ve
Book Value (INR)	102.02	105.71	107.86	105.66	101.65



Domestic Deposits
❖ Y-o-Y Growth:9.98%

Global Deposits
❖ Y-o-Y Growth:9.14%

INR Crs



Current Deposits

❖ Y-o-Y Growth: Nil%

Savings Bank

❖ Y-o-Y Growth: 9.69%

CASA

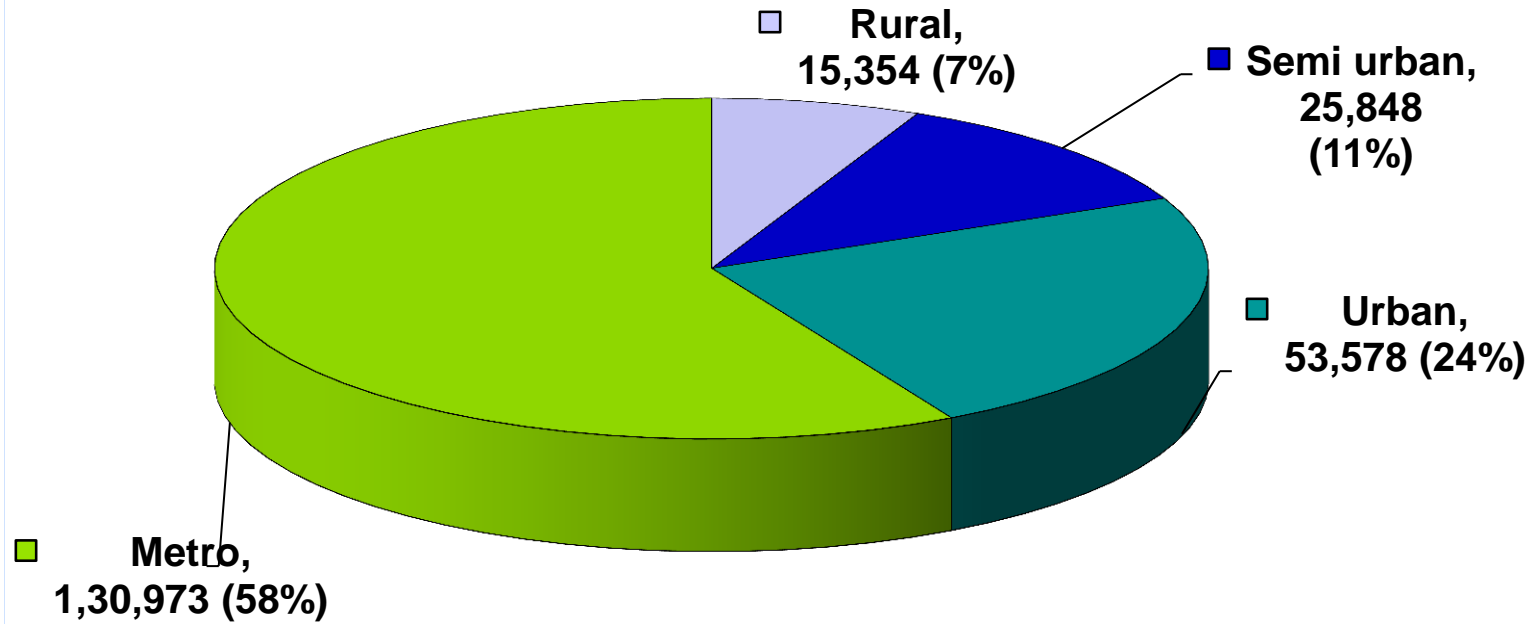
❖ Y-o-Y Growth: Nil%

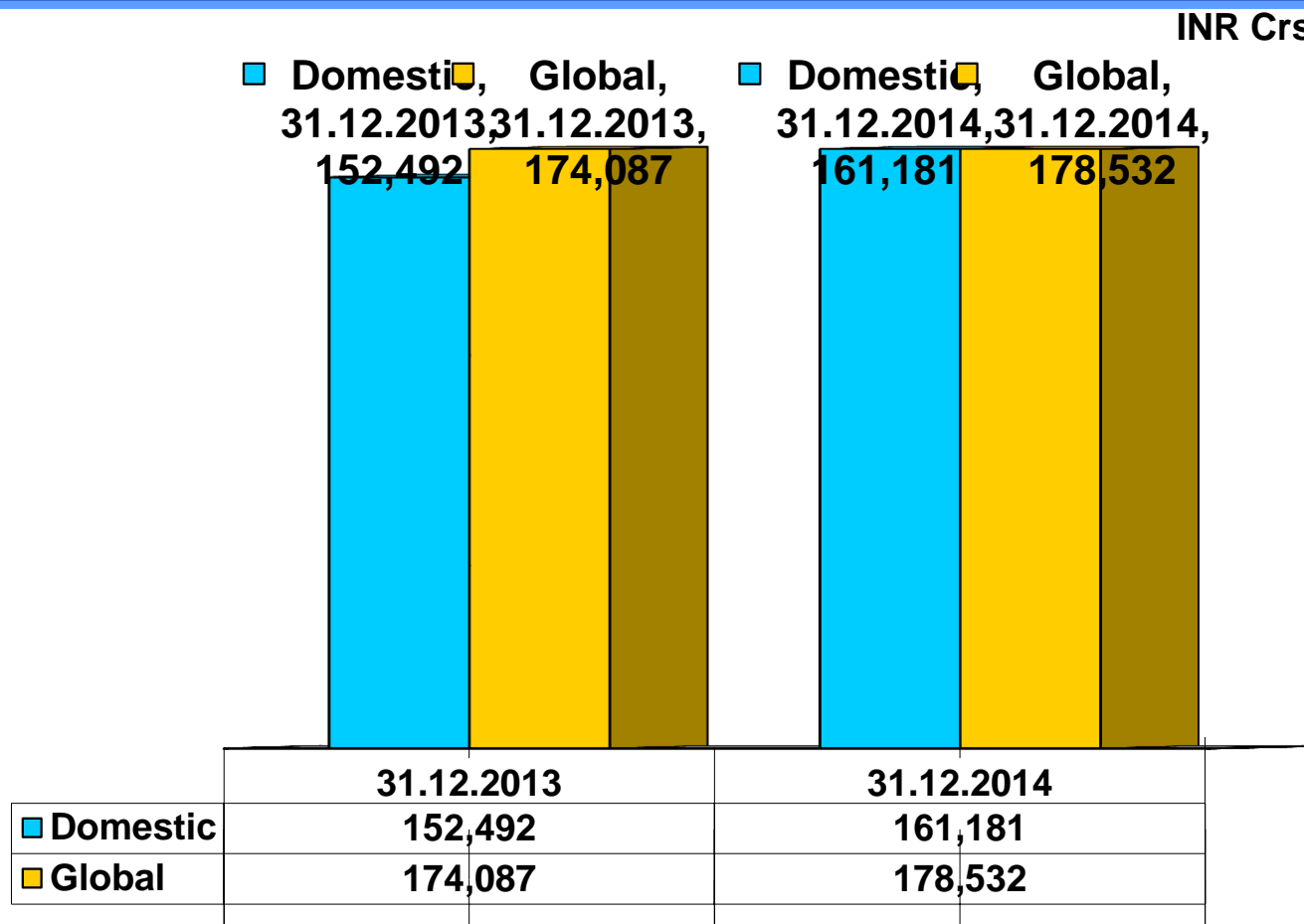
Share of CASA to Aggregate Deposits

Dec'13: 24.75%

Dec'14: 23.98%

Dec 2014 INR Crs





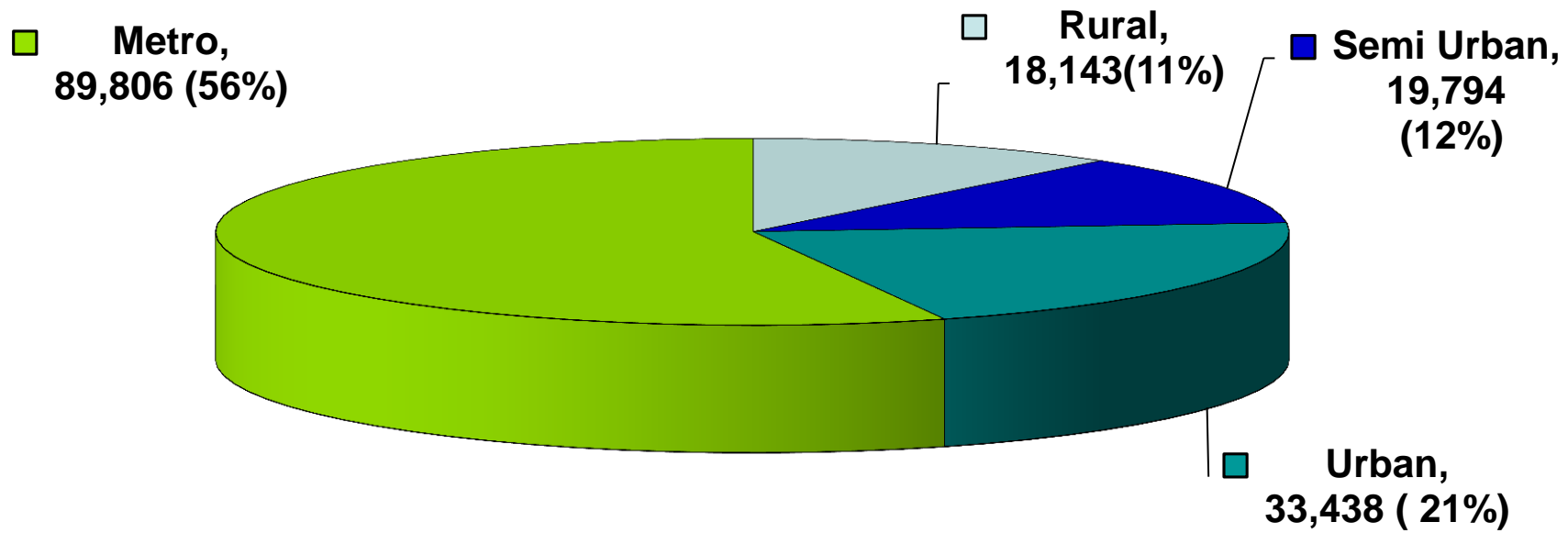
Domestic Advances ❖ Y-o-Y Growth:5.70%	Global Advances ❖ Y-o-Y Growth:2.55%
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Domestic Advances-Category Wise

Dec 2014

INR Crs



Key Sectors (Domestic Credits)

INR Crs

Sector	Dec 2013	Mar 2014	Dec 2014
1.Agriculture	23,730	26,254	27,825
2.SME	21,540	24,575	23,716
of which Micro	9,230	10,608	10,275
3.Retail Credit	16,815	17,040	17,492

Retail Credit (Breakup)

INR Crs

Sector	Dec 2013	Mar 2014	Dec 2014
Retail Credit	16,815	17,040	17,492
Of which			
- Housing Loans	5,707	6,078	6,625
- Misc.CC	1,301	1,356	1,365
- Pushpaka	949	1,074	1,279
- Educational Loan	3,460	3,597	3,920
- Others	1,096	1,180	1,197
Jewel Loan to Others	4,302	3,755	3,106

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

Advances to Sensitive Sectors - Domestic

(FUND + NON FUND)

INR Crs

Sector	Dec 2013	Mar 2014	Dec 2014
CAPITAL MARKET	819	713	535
REAL ESTATE	19,620	22,153	23,263
of which			
HOUSING LOAN *	6,872	8,246	9,129
COMMERCIAL REAL ESTATE	7,850	8,630	8,896
OTHERS (DIRECT & INDIRECT)	4,898	5,277	5,238

* Includes Non-Priority Housing Loans

INR Crs

	Dec 2013	Mar 2014	Dec 2014
Trade	8,298	7,538	6,710
Manufacturing	6,758	6,761	6,568
Real Estate	295	381	278
Buyers Credit	3,494	1,752	1,890
Others	2,750	2,651	1,068
Total	21,595	19,083	16,514

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

INR Crs

	Domestic			Foreign	Global
	> 1 crore	< 1 crore	Total		
As on 30.09.2014	17064.57	83.27	17147.84	448.82	17596.66
Addition during Q3 of 14-15	3912.11	26.69	3938.80	3.76	3942.56
Less: Repayment in Restructured A/Cs (COMPLETED 2 YEARS IN RESTRUCTURED A/C)	1264.56	31.02	1295.58	4.81	1300.39
As on 31.12.2014	19712.12	78.94	19791.06	447.77	20238.83

Sector	31.03.2014 Accounts	31.03.2014 Amount	31.03.2014 %	31.12.2014 Accounts	31.12.2014 Amount	31.12.2014 %
Chemical & Pharma	5	122.74	0.87	7	99.84	0.49
Sugar	3	62.53	0.44	5	201.30	0.99
Textile	11	436.42	3.08	28	951.26	4.70
Iron & Steel	28	1725.28	12.19	35	2486.72	12.29
Auto & Ancillary	3	375.88	2.66	5	395.22	1.95
Paper	3	230.57	1.63	11	305.95	1.51
Food Processing	2	38.82	0.27	6	574.66	2.84
Engineering	13	1155.15	8.16	16	1382.98	6.83
Telecom	5	1130.71	7.99	5	1013.85	5.01
Metal Processing	4	651.39	4.60	8	775.20	3.83
Power	14	3212.16	22.69	12	4511.38	22.29
Airways	1	921.67	6.51	1	597.68	2.95
Electronic & Software	1	26.86	0.19	2	183.74	0.92
Cement	1	85.07	0.60	4	431.99	2.13
Logistics	3	83.66	0.60	6	402.51	1.99
Other industries	11	529.98	3.74	9	376.58	1.86
Sub Total	108	10788.89	76.22	160	14690.86	72.58

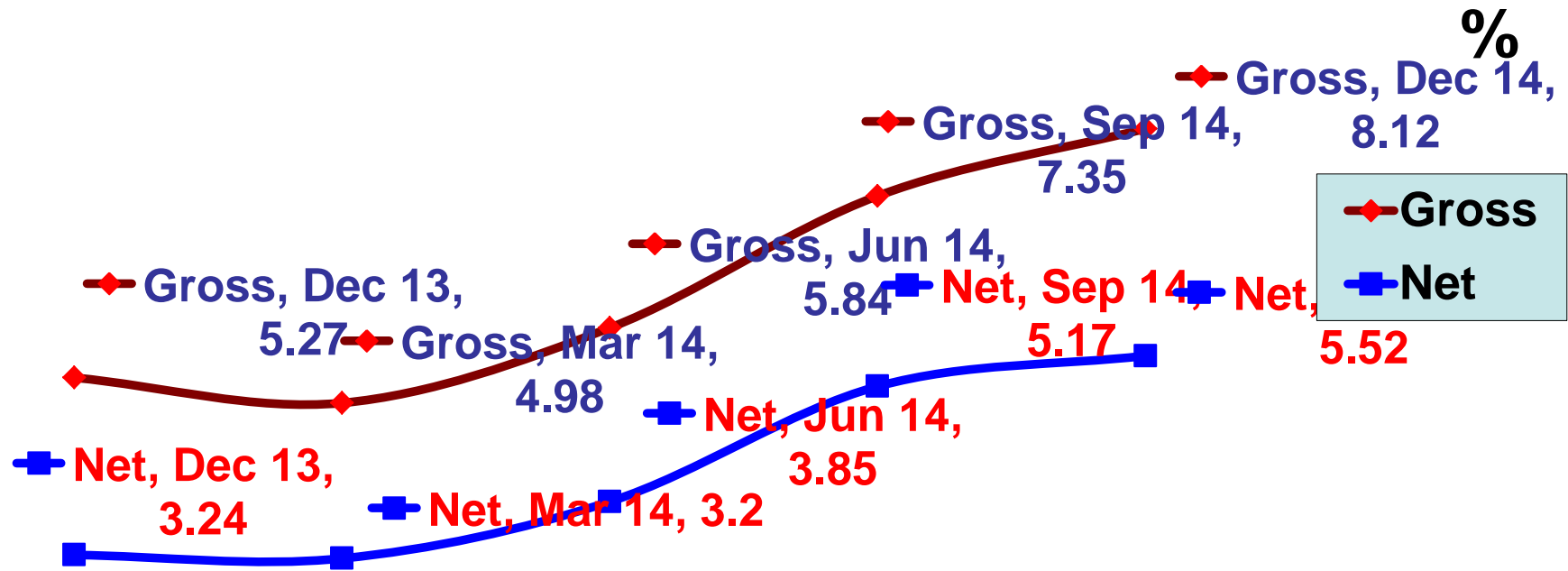
Sector	31.03.2014 Accounts	31.03.2014 Amount	31.03.2014 %	31.12.2014 Accounts	31.12.2014 Amount	31.12.2014 %
Sub Total	108	10788.89	76.22	160	14690.86	72.58
SME	240	590.90	4.17	258	819.43	4.05
Micro Finance	8	117.91	0.83	4	43.56	0.22
Infrastructure	17	1491.72	10.54	20	3204.56	15.83
Comm. Real Estate(CRE)	6	120.01	0.86	4	73.22	0.36
Trade	27	210.98	1.49	33	734.82	3.63
Agriculture	423	280.68	1.98	255	308.29	1.52
HL/EDU/Others	397	38.56	0.27	182	119.10	0.59
Real Estate (other than CRE)	5	464.19	3.28	2	70.68	0.35
Ceramic, Granite, Marble	3	37.28	0.27	3	37.97	0.19
Rubber & Plastic	0	0.00	0.00	1	11.79	0.06
Gem & Jewels	1	13.25	0.09	0	0.00	0.00
Wood	0	0.00	0.00	2	124.55	0.62
GRAND TOTAL	1235	14154.37	100.00	924	20238.83	100

Asset Classification wise details of Restructured Accounts Outstanding

Asset Classification	No. of Accounts (31.03.2014)	Amount (INR Crs) (31.03.2014)	% to Total	No. of Accounts (31.12.2014)	Amount (INR Crs) (31.12.2014)	% to Total
Standard Assets	823	12314	87	592	16392.90	81
Sub-Standard Assets	335	1560	11	262	3317.98	16
Doubtful Assets	77	280	2	70	527.95	3
Total	1235	14154	100	924	20238.83	100

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

	Dec 13	Mar 14	Jun 14	Sep 14	Dec 14
No. of A/cs slipped during the quarter	13	16	17	12	8
Amount in INR Crs	503	913	590	987	451



NPA SEQUENTIAL MOVEMENT

INR Crs

	Dec 2013	Mar 2014	Jun 2014	Sep 2014	Dec 2014
OPENING GROSS NPA	8202	9168	9020	10351	13334
ADD Slippages	1650	2275	2649	4524	2269
LESS					
Cash Recovery	207	411	266	337	360
Upgradation	135	465	142	464	251
Write Off	342	564	321	292	491
Sale to ARC		983	589	448	0
Total Reduction in NPA	684	2423	1318	1541	1102
Total Nettable Credits	3687	3362	3707	4225	4990
NPA Provision	3666	3342	3687	4205	4970
Other Credits	21	20	20	20	20
CLOSING GROSS NPA	9168	9020	10351	13334	14501
Net NPA	5481	5658	6644	9109	9511
Gross NPA Ratio	5.27%	4.98%	5.84%	7.35%	8.12%
Net NPA Ratio	3.24%	3.20%	3.85%	5.17%	5.52%
Provision Coverage Ratio	56.59%	54.94%	52.85%	48.74%	50.03%
NPA of Overseas Branches (included in Gross NPA above)	1310	1182	1570	1826	1820

Sector Wise Break Up of NPAs as of 31.12.2014 (Domestic)

INR Crs

Category	NPA as of 31.12.2014	% to total Domestic NPA
Agriculture	2007.23	15.83
Industry	8026.57	63.30
Services	1675.07	13.21
Personal	971.97	7.66
Total	12680.84	100.00
Of which		
Commercial Real Estate	590.59	4.66

NPAs-Industry Wise-Domestic

INR Crs

Sl. No	Industry	NPA as of 31.12.2014	Outstanding under each category as of 31.12.2014	% of NPA to the respective outstanding	% to the total Domestic NPA
1	Cotton Textiles/Other Textiles	1198.17	7415.99	16.16	9.45
2	Iron and Steel	1400.80	10679.10	13.12	11.05
3	Infrastructure	975.67	28038.33	3.48	7.69
4	Chemicals,Dyes,Paints etc.	342.46	2247.06	15.24	2.70
5	Gems and Jewellery	276.93	983.76	28.15	2.18
6	Construction	57.42	1330.97	4.31	0.45
7	Other Metal & Metal Products	358.40	2365.11	15.15	2.83
8	Paper & Paper Products	536.53	1849.37	29.01	4.23
9	Food Processing	745.05	2962.66	25.15	5.88
10	Sugar	323.05	1119.22	28.86	2.55
	All Other Industries	1812.09	16974.83	10.68	14.29
	Sub Total	8026.57	75966.40	10.57	63.30
	Others	4654.27	85214.60	5.46	36.70
	Total Domestic	12680.84	161181.00	7.87	100.00

Sectoral Slippages during the quarter ended 31.12.2014

Category	Amount(In Crs)
Agriculture	408.73
Services (Other than Commercial Real Estate)	422.84
Personal	192.39
Commercial Real Estate	328.58
Sub Total	1352.54
Industry	
Other Metals	14.27
Gem and Jewellery	4.30
Food Processing(Other than sugar, Vegetable Oil , Vanaspathi & Tea)	16.88
Textile	164.08
Steel	181.38
Mining	0.00
Chemicals, Dyes, Drugs & Pharma	39.90
Paper	31.42
Rubber and Rubber Products	24.87
All Engineering/All other Industries	109.85
Other Industries	180.05
Sub Total (Industry)	767.00
Total Slippages – Domestic	2119.54
Overseas	149.15
Total-Global	2268.69

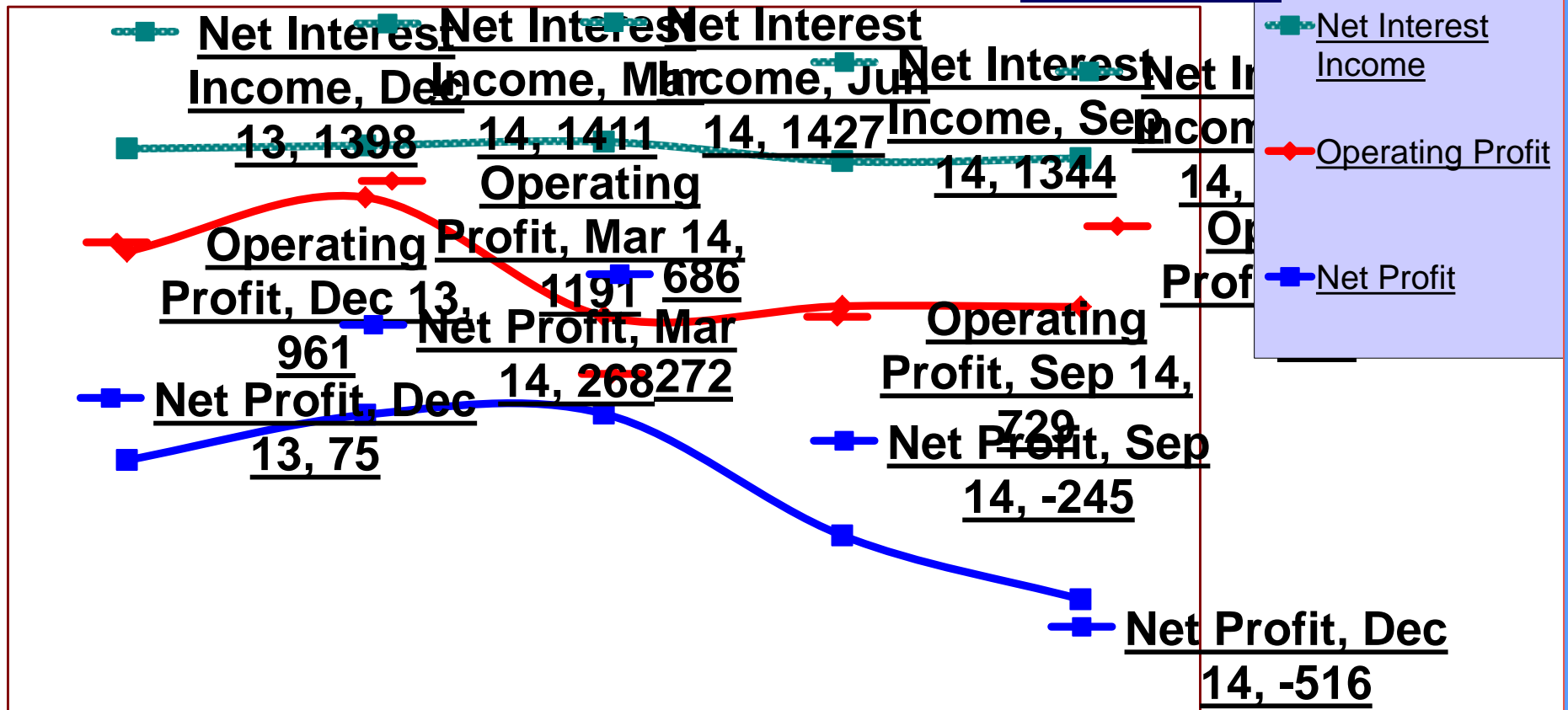
INR Crs

	Dec 2013	Mar 2014	Dec 2014
Trade	790.75	786.70	1,088.54
Manufacturing	277.78	118.45	496.02
Real Estate	66.03	64.08	70.74
Others	175.39	212.88	164.36
TOTAL	1309.95	1,182.11	1,819.66



Profitability (Quarter Sequential)

INR Crs



INR Crs

	Quarter Ending				
	Dec 13	Mar 14	Jun 14	Sep 14	Dec 14
Interest Earned	5,737	5,875	6,007	5,962	6,059
Interest Expended	4,339	4,464	4,580	4,618	4,702
Net Interest Income	1,398	1,411	1,427	1,344	1,357
Non Interest Income	453	601	278	478	588
Total Operating Income	1,851	2,012	1,705	1,822	1,945
Operating Expenses	890	821	1,018	1,093	1,219
Operating Profit	961	1,191	686	729	726
Total Provision	886	923	414	975	1242
Net Profit	75	268	272	-246	-516

INR Crs

Particulars	Q3 13-14	Q3 14-15	Variance %
TOTAL INCOME	6190	6647	7.38
Interest Earned	5737	6059	5.61
Other Income	453	588	29.80
TOTAL EXPENDITURE (excl. provisions and contingencies)	5229	5921	13.23
Interest Expended	4339	4702	8.37
Operating Expenses	890	1219	36.97
i) Payments to and provisions for employees	587	851	44.97
ii) Other Operating Expenses	303	368	21.45
OPERATING PROFIT (profit bef. provisions and contingencies)	961	726	-ve
Total Provisions and Contingences	886	1242	40.18
Of which Provisions for NPAs	688	1157	68.17
Provision for Taxes	74	59	-ve
Others	123	26	-ve
NET PROFIT	75	-516	-ve

PROFIT – Geographical Distribution – Q3

INR Crs

Particulars	Q3 13-14	Q3 14-15	Variance %
OPERATING PROFIT			
Global	961	726	-ve
Domestic	840	633	-ve
Overseas	121	93	-ve
PROVISIONS			
Global	886	1242	40.18
Domestic	769	1152	49.80
Overseas	117	90	-ve
NET PROFIT			
Global	75	-516	-ve
Domestic	71	-519	-ve
Overseas	4	3	-ve

PROFIT - NET INTEREST INCOME

Quarter Ending

INR Crs

Particulars	Dec 13	Mar 14	Jun 14	Sep 14	Dec 14
Total Interest Income	5,737	5,875	6,007	5,962	6,059
Of which					
Int Income from Advances	4,339	4,424	4,565	4,504	4,533
Int. Income from Investments	1,285	1,297	1,291	1,324	1,398
Other Interest Income	113	153	151	134	128
Total Interest Expended	4,339	4,464	4,580	4,618	4,702
Of which					
Int. Expended on Deposits	3,889	4,072	4,225	4,301	4,410
Int. Expended on borrowings	297	243	206	169	292
Other Int. Expenses	153	149	149	148	0
NET INTEREST INCOME	1,398	1,411	1,427	1,344	1,357
NET INTEREST MARGIN	2.26%	2.22%	2.24%	2.07%	2.05%
Domestic	2.32%	2.26%	2.26%	2.09%	2.09%
Overseas	1.74%	1.94%	2.04%	1.91%	1.67%

PROFIT - NET INTEREST INCOME

INR Crs

Particulars	Q3 13-14	Q3 14-15	Variance %
Total Interest Income	5,737	6,059	5.61
Of which			
Int Income from Advances	4,339	4,533	4.47
Int. Income from Investments	1,285	1,398	8.79
Other Interest Income	113	128	13.27
Total Interest Expended	4,339	4,702	8.37
Of which			
Int. Expended on Deposits	3,889	4,410	13.40
Int. Expended on borrowings	297	292	-ve
Other Int. Expenses	153	0	-
NET INTEREST INCOME	1,398	1,357	-ve
NET INTEREST MARGIN in % (on avg. earning assets)	2.26%	2.05%	
Domestic	2.32%	2.09%	
Overseas	1.74%	1.67%	

PROFIT - NET INTEREST INCOME

INR Crs

Particulars	9m 13-14	9m 14-15	Variance %
Total Interest Income	16,809	18,029	7.26
Of which			
Int Income from Advances	12,865	13,602	5.73
Int. Income from Investments	3,707	4,013	8.25
Other Interest Income	237	414	74.68
Total Interest Expended	12,643	13,900	9.94
Of which			
Int. Expended on Deposits	11,337	12,936	14.10
Int. Expended on borrowings	1,306	964	-ve
Other Int. Expenses	0	0	-ve
NET INTEREST INCOME	4,166	4129	-ve
NET INTEREST MARGIN in % (on avg. earning assets)	2.30	2.12	
Domestic	2.37	2.15	
Overseas	1.63	1.85	

INR Crs

Quarter Ending

Particulars	Dec 13	Mar 14	Jun 14	Sep 14	Dec 14
Total Non Interest Income	453	601	278	478	588
Of which					
Exchange / Commission	215	292	236	243	228
Profit on Sale of Investments	32	46	90	46	126
Profit on Revaluation Of Investments	0	0	-253	0	0
Recovery in written off Accounts	47	113	88	55	93
Other Non interest Income	159	150	117	134	141

INR Crs

Particulars	Q3 13-14	Q3 14-15	Variance %
Total Non Interest Income	453	588	29.80
Of which			
Exchange / Commission	215	228	6.05
Profit on Sale of Investments	32	126	293.75
Profit on Revaluation Of Investments	0	0	0
Recovery in written off accounts	47	93	97.87
Other Non interest Income	206	141	-ve

INR Crs

Particulars	9m 13-14	9m 14-15	Variance %
Total Non Interest Income	1,568	1,344	-ve
Of which			
Exchange / Commission	637	707	10.99
Profit on Sale of Investments	443	262	-ve
Profit on Revaluation Of Investments	-105	-253	-ve
Recovery in written off accounts	189	236	0
Other Non interest Income	404	392	-ve

NET PROFIT (Quarterly Comparison)

INR Crs

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank



Quarter Ending

Particulars	Dec 13	Mar 14	Jun 14	Sep 14	Dec 14
OPERATING PROFIT	960.73	1191.09	686.41	729.44	726.32
Total Provision	885.66	922.76	414.69	974.95	1242.35
Of which					
NPA	688.29	313.43	524.33	845.08	1156.97
Provision for un hedged Foreign Currency Exposure	0.00	0.00	29.35	-13.50	3.69
Standard Advances	35.93	105.15	15.67	-88.82	-81.62
Depreciation on Investments	17.75	418.08	-505.93	102.12	-11.71
Staff Welfare Fund	4.00	5.00	4.50	4.50	4.50
Deferred Tax Liability	0.00	-133.00	0.00	0.00	0.00
Income Tax	74.42	174.98	115.41	82.58	59.31
Wealth Tax	0.00	0.72	0.00	0.00	0.00
Contingencies	0.58	16.36	0.55	1.62	0.40
Other General Provisions	0.00	0.00	0.00	0.00	0.00
Non Performing Investments	0.00	0.00	3.85	10.62	16.60
Diminution of Securities	0.00	-0.18	0.00	0.00	0.00
Restructured accounts	60.75	18.43	226.13	32.82	94.79
Other Assets	0.00	1.88	0.00	0.78	0.17
Country-wise risk	3.94	1.90	0.83	-2.86	-0.75
NET PROFIT	75.07	268.33	271.72	-245.51	-516.03

Cost & Yield Ratios (Quarterly Comparison)

	Dec 13	Mar 14	Jun 14	Sep 14	Dec 14
Avg. Cost of Deposits (%)	7.57	7.61	7.69	7.69	7.60
Avg. Yield on Advances(%)	9.99	10.07	10.14	9.98	9.97
Avg. Yield on Investments(%)	7.21	7.18	7.23	7.30	7.24
Avg. Cost of Funds(%)	7.40	7.51	7.60	7.59	7.51
Avg. Yield on Funds(%)	9.30	9.01	9.44	9.21	9.16
Net Interest Margin(%)	2.26	2.22	2.24	2.07	2.05

	Dec 13	Mar 14		Jun 14	Sep 14	Dec 14
Cost to Income Ratio (%)	48.09	40.80		59.73	59.99	62.66
Return on Assets (%)	0.11	0.39		0.39	-ve	-ve
Return on Equity (%)	2.55	8.43		8.24	-ve	-ve
Earning Per share (INR)	2.61	8.69		8.80	-ve	-ve
Book Value per Share (INR)	102.02	105.71		107.86	105.66	101.65

INR Crs

	31.03.2014				31.12.2014			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
SLR Investments	10175.35	49086.84	72.92	59335.11	13414.42	51497.93	192.67	65105.02
Of which								
Government. Securities	10123.52	49083.73	72.92	59280.17	13362.55	51494.82	192.67	65050.04
Other Approved Securities	51.83	3.11	0.00	54.94	51.87	3.11	0	54.98
M Duration (for SLR)				5.68				5.82
Non SLR Investments	8346.35	322.08	2.30	8670.73	7607.66	315.38	9.77	7932.81
M Duration (Non SLR)				4.14				5.15
M Duration (Entire Portfolio)	4.06	6.21	5.98	5.66				5.78
Total	18521.70	49408.92	75.22	68005.84	21022.08	51813.31	202.44	73037.83

INR Crs

Type of Investment	Book Value (Gross)	Total Provision
G - Sec	2,447.45	1.21
Bonds - Others	9.61	-
MTN,FCCB	790.63	59.86
Shares	0.10	-
Joint Venture - Malaysia	199.58	-
Total	3,447.37	61.07

CAPITAL ADEQUACY

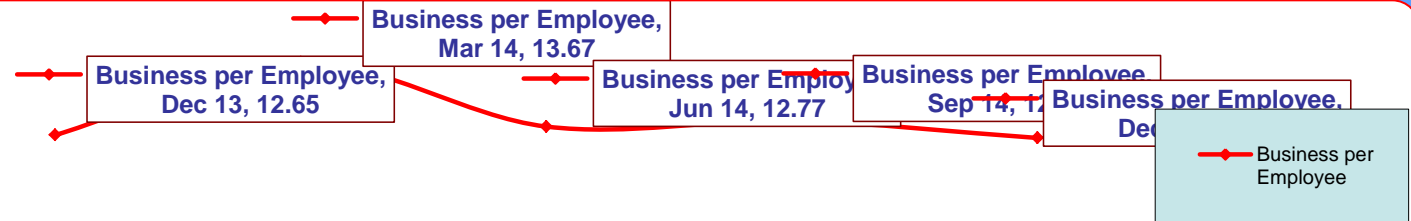
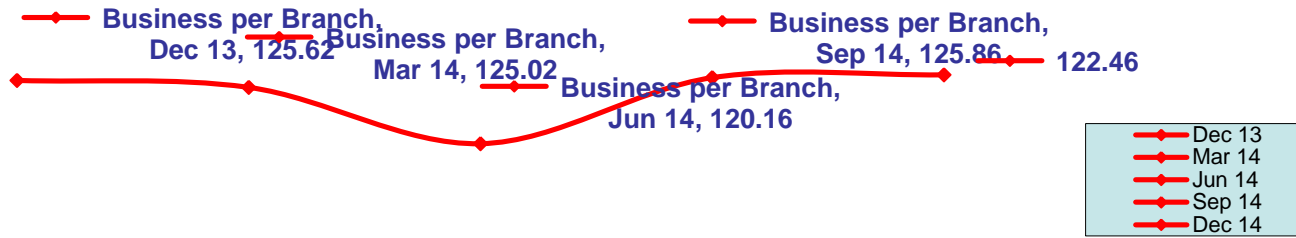
INR Crs

	Dec 13	Mar 14	Jun 14	Sep 14	Dec 14
Tier I Capital					
BASEL II		14,068.15			
BASEL III	12,891.74	13,853.25	13,910.48	13,910.88	13,915.87
Tier II Capital					
BASEL II		6,484.32			
BASEL III	6,052.06	6,135.49	6,026.92	5,708.60	5,596.26
Total Capital					
BASEL II		20,552.47			
BASEL III	18,943.80	19,988.73	19,937.40	19,619.48	19,512.13
Common Equity Tier I	12,284.74	13,314.25	13,361.48	13,361.88	13,366.87
Total Net Assets (Terminal)	2,65,372.53	2,74,904.84	2,76,240.20	2,80,908.77	2,76,948.97
Risk Weighted Assets					
BASEL II		1,84,389.06			1,90,218.10
BASEL III	1,72,306.53	1,85,476.43	1,87,945.44	1,90,589.50	1,92,266.93
CRAR – TIER I (%)					
BASEL II		7.63			7.39
BASEL III	7.48	7.47	7.40	7.30	7.24
CRAR – TIER II (%)					
BASEL II		3.52			2.85
BASEL III	3.51	3.31	3.21	3.00	2.91
CRAR (%)					
BASEL II		11.15			10.24
BASEL III	10.99	10.78	10.61	10.30	10.15
CET I	7.13	7.18	7.11	7.01	6.95



PRODUCTIVITY

INR Crs



- **Basic Savings Bank Deposit Accounts (BSBDA):** As per the guidelines issued by Reserve Bank of India, our branches are opening BSBD Accounts to bring the excluded segment of population into banking fold. General Purpose Credit Cards (GCC), Kissan Credit Cards (KCC) and Temporary Over Draft (TOD) against BSBD Accounts are granted to meet their Credit requirements.
- **Smart Card Banking:** To extend banking service to the villages and provide banking outlet in unbanked centres, our Bank has introduced Smart Card Banking. Under this method villagers can operate their account with Bio-Metric Smart Card at the Hand Held Device with a Business Correspondent.

Progress under Financial Inclusion Furnished below:

Sl. No.	Particulars	31.12.2013 (Nos)	31.03.2014 (Nos.)	31.12.2014 (Nos)
1	No-Frills /BSBA Accounts Opened	58,55,790	59,21,110	84,14,594
2	General Purpose Credit Cards Granted	13,744	# 4,48,246	4,45,461
3	Branches Under Smart Card Banking	833	866	1,065
4	Villages Covered Under Smart Card Banking	3,211	3,838	4,229
5	Business Correspondents engaged	2,392	2,456	2,815
6	Bio-Metric Smart Card issued	9,76,422	11,05,215	14,71,745
7	Smart Card Banking Coverage- Regions	55	56	56
8	Smart Card Banking Coverage-States/Union Territory	21/2	21/2	21/2

Based on the recent RBI guidelines in reporting Gcc Data



“Economic resources of the country should be utilised for the well-being of the poor.

The Change will commence from this point.” - PM

- In Independence Day speech, Our PM had announced the PRADHAN MANTRI JAN - DHAN YOJANA as a National Mission on Financial Inclusion with an ambitious objective of covering all households in the country with banking facilities and having a bank account for each household. This is important for including people left out into the mainstream of the financial system.
- Our bank actively participated in PMJDY scheme and opened 24,05,850 accounts as on 31.12.2014.
- We issued 22,89,281 RUPAY DEBIT CARD as on 31.12.2014

Thank You

