

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

Good People to Grow With

Touching Hearts Spreading Smiles

since 1937

Presentation to Analysts

June 2014

(in INR)



Continuing Tradition of Quiet & Dignified Service to the Society

Good People to Grow With

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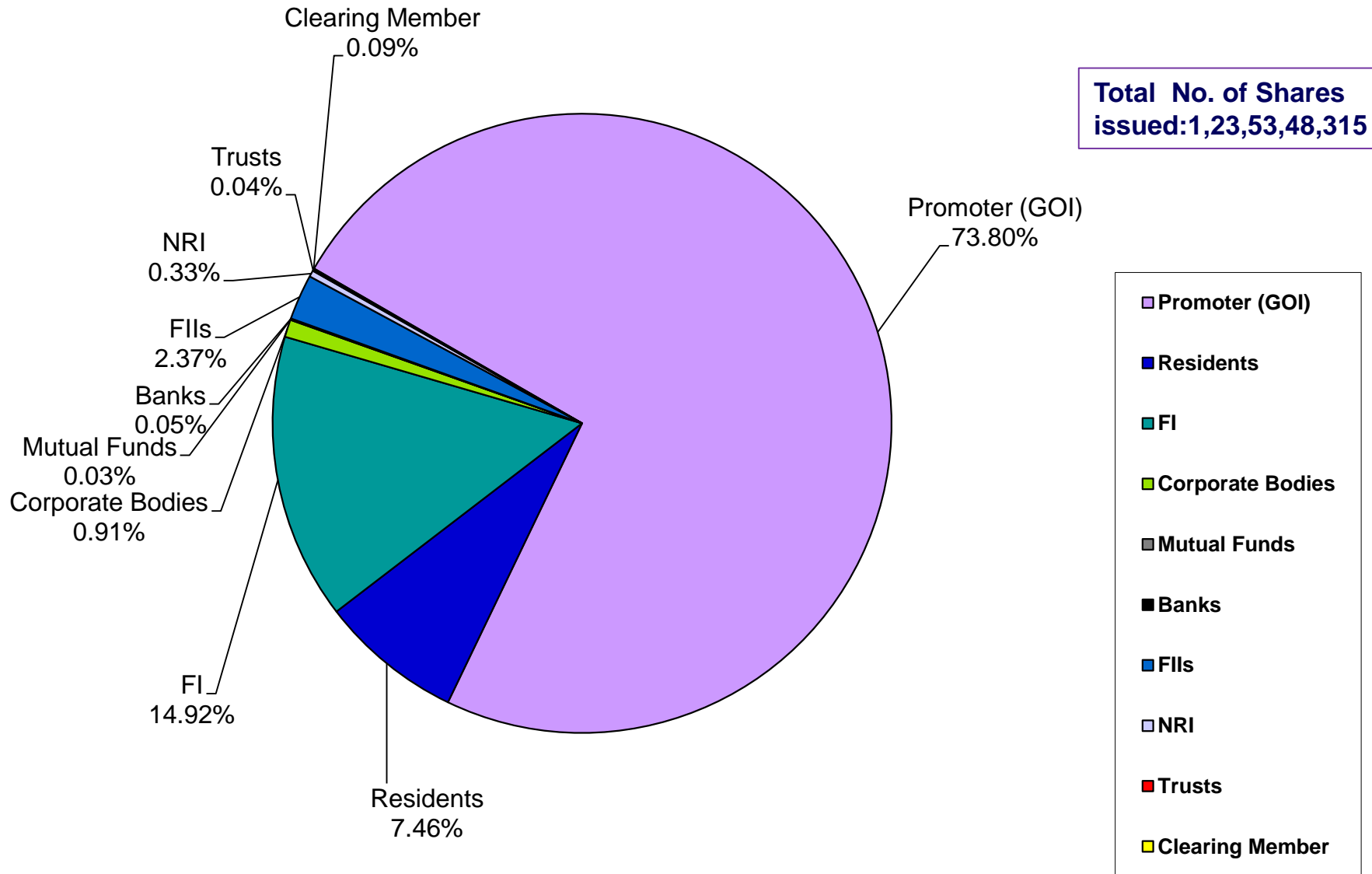
Milestones

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
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

Milestones

2006	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 Deposit was INR 2,02,135 cr.; Advances was INR 1,64,366 cr.; Business Mix was at INR 3,66,501 cr. and No. of Branches was 2908
2012-13	Received National Award For Excellence in MSME Lending and for outstanding performance for implementing PMEGP programme in South Zone. Received BANKERS' EXCELLENCE AWARD from <u>ROTARY INTERNATIONAL, USA</u>
2013-14	3000 th Branch Vaniangudi opened on 17.8.2013 by Hon. Finance Minister. No. of Branches as on 31.3.2014 - 3272
	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
	<i>IBA Technology Award 2012-2013 for Best use of Business Intelligence awarded to IOB</i>
	Our bank has bagged Best bank Award from Govt of Tamil Nadu for its support to Self Help Group (SHGs) in the State.
	Our Bank bagged the National Award for Effective Implementation of PMEGP 2012 - 13 (South Zone)
	Our Bank awarded Customer Focus Award for constantly delivering industry leading service standards.
	Our Bank received "Banking Excellence Award " from Finance Ministry, GOI
2014-15	SKOCH AWARDS - IOB Wins order of Merit in FI and ADF/MIS for the implementation of "IOB - SAMPOORNA" project under Financial Inclusion and Implementation of Automated Data Flow/MIS.
	Our CMD Dr.M.Narendra received the CNBC TV 18 CFO Award 2013 - 14

Investor Profile – Shareholding Pattern (%) as on 30.06.2014





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			

- Malaysia: Joint Venture with Bank of Baroda (40%) and Andhra Bank (25%) with our Bank share of 35%
- Sukhumvit branch , Bangkok was opened on 04.07.2014.
- 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 up 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 0.54 crores in the current financial year up to 30.06.2014 compared to INR 0.37 crores in the corresponding period of last year from Health Care Policies
- During the current year up to 30.06.2014, the Bank earned commission from Non Life Sompo (Asset) insurance INR 2.43 crores compared to INR 1.84 crores up to 30.06.2013

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 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

- @ Business touched INR3,99,188 Crores (**YoY Growth 9.94%**)
- @ Deposits stood at INR 2,21,879 Crores (**YoY Growth 13.08%**)
- @ CASA stood at 24.50%
- @ Advances stood at INR1,77,309Crores (**YoY Growth 6.25%**)
- @ Operating Profit for Q1 14-15 is INR 686 Crores
- @ Net Profit for Q1 14-15 stands at INR 272 Crores(**YOY Growth 115.99%**)
- @ Provision Coverage Ratio stood at 52.85%

■ **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 headed by the Executive Director of the Bank and an IT Technology Committee with external consultant from IIT, Chennai.
- Policies like Information Security Policy, IT Outsourcing Policy, IT Purchase Policy and Manual, 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 domain knowledge.
- 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
- **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 Centers 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.
- **Core Banking Solution**
- Our bank has implemented the Core Banking Solution developed in-house, christened 'CROWN' (Centralized Resources Over Wide-area Network).
- We have planned to move to the COTS based CBS model which is widely used by all other PSB banks in India.

- All the branches of the bank are enabled for NEFT and RTGS.
- Our Information Technology Department is ISO: 9001:2008 certified.
- **CTS – Implementation**
- We have implemented in 1521 branches covering 57 regions. The average number of instruments handled by CBO, Chennai during June 2014 is 80000.
- **Alternate Delivery Channels :**
- **ATM** - As on 30.06.2014 our Bank has 2795 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 1114 cash dispensers under MOF and Capex Model out of the 2795 ATMs, as at the end of June 2014.
- 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.
- We have introduced specially designed CONNECT cards for boys/gentlemen and girls/ladies with separate designs and good value added features.
- We have also successfully launched Domestic RuPay cards of NPCI which can be used for domestic transactions only. We have plans to issue these cards in Semi Urban and Rural areas where the usage will not be for international transactions.
- We have launched Gift Cards to be issued to customers with denominations upto Rs.50000/-.
- We have introduced reward points to our customers for usage of our Debit and Credit cards in Pos and Ecom transactions. The process is outsourced to M/s Loyalty Rewards who will be managing awarding of points and exchange of points by the customers through various merchants.

■ 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, ix) West Bengal, x) Orissa, xi) Gujarat & xii) Dadra Nagar Haveli which ensures float funds for the Bank. Payment of port charges has been enabled for Chennai, Tuticorin, Vizag, Kandla & Cochin 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.
- Our Bank has now introduced an one-Stop Super market named as **IOB Super Market** with links to all categories of merchants like Telecom, Insurance etc.
- OTP facility enabled for the inter bank/intrabank funds transfer above Rs.50000/- and for all Ecom/Utility payment transactions
- Scheduling of payments for future dates and also standing instruction is made available to customers.
- E-Payment of fees has been introduced to Stella Maris College, Chennai & EBET, Tiruppur.
- Puducherry Electricity Bill Collection/Excise Collection through internet banking introduced.
- Integrated with AMet University for Fee Collection
- Customers can close/renew deposits which was opened through online

- **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.
- We have 11 aggregators with 7000 plus sub merchants under them. We have 10 Direct Merchants whose payments are being routed through our payment gateway.
- **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.
- **GENNEXT** Branch to cater to the needs of techsavvy younger generation of customers has been opened in Chennai, Bangalore and Manipal.
- **Government Business :** Our bank caters to various tax collections both direct and indirect.
- **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 Aadhaar Payment Bridge Solution and National Automated Clearing House 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.
- The bank has achieved 69.60% of electronic transactions as the end of June 2014
- **MIS ADF**
- As per RBI direction, we have made online 203 returns and 400 MIS reports with the assistance of M/S Ramco Systems. Advantages are 600 reports automated from the system from a single source avoiding manual preparation saving substantial amount of man hours.

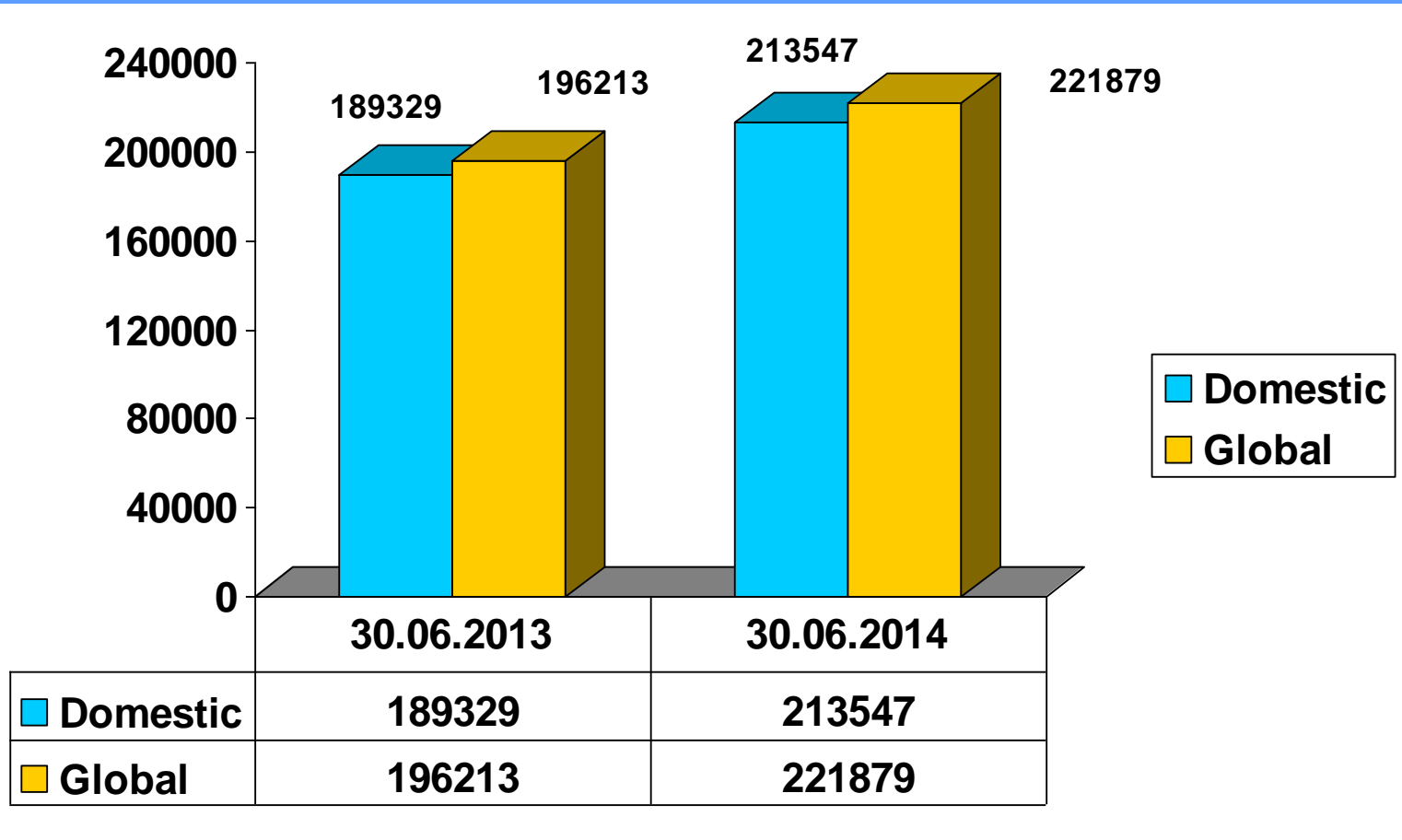
- **Data Warehousing** : Data relating to 12 years have been ware-housed and moved to Oracle-Essbase.
- **Business Intelligence** : We have introduced Oracle-Business Intelligence Suite, reportedly first Bank to do so, which gives interactive Dash Boards, alerts, analytics etc., Many returns have been generated using BI tool to reduce the work load of the branches.
- **Knowledge Portal** :
 - A knowledge Management Kit is deployed in our Bank's intranet which facilitates all employees to have direct access to all latest RBI guidelines / Circulars, important enactments, Court Judgement etc., Many public websites are also linked to through portal.
- **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	Jun 2013	Sep 2013	Dec 2013	Mar 2014	Jun 2014
Business Mix	3,63,087	3,89,005	3,87,406	4,09,057	3,99,188
Deposits	1,96,213	2,12,705	2,13,319	2,27,976	2,21,879
Advances (Gross)	1,66,874	1,76,300	1,74,087	1,81,081	1,77,309
Operating Profit	1,054	791	961	1,191	686
Net Profit	126	133	75	268	272
NIM (%)	2.24	2.39	2.26	2.22	2.24
Gross NPA	7,432	8,202	9,168	9,020	10,351
Net NPA	4,580	4,875	5,481	5,658	6,644
Return on Assets (%)	0.19	0.20	0.11	0.39	0.39
Return on Equity (%)	4.61	4.79	2.55	8.43	8.24
Book Value (INR)	119.05	120.48	102.02	105.71	107.86



Domestic Deposits

❖ Y-o-Y Growth: 12.79%

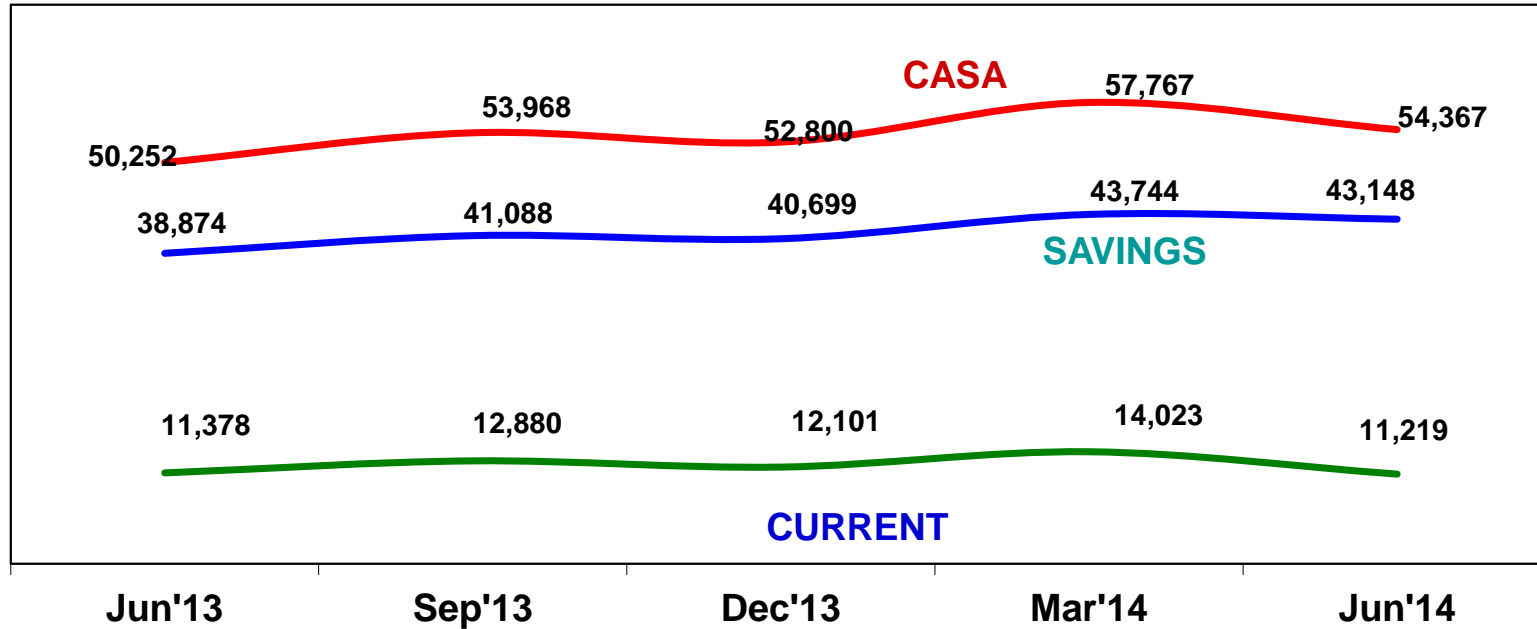
Global Deposits

❖ Y-o-Y Growth: 13.08%

Deposits - CASA



INR Crs



Current Deposits

❖ Y-o-Y Growth: Marginal Decline

Savings Bank

❖ Y-o-Y Growth: 10.99%

CASA

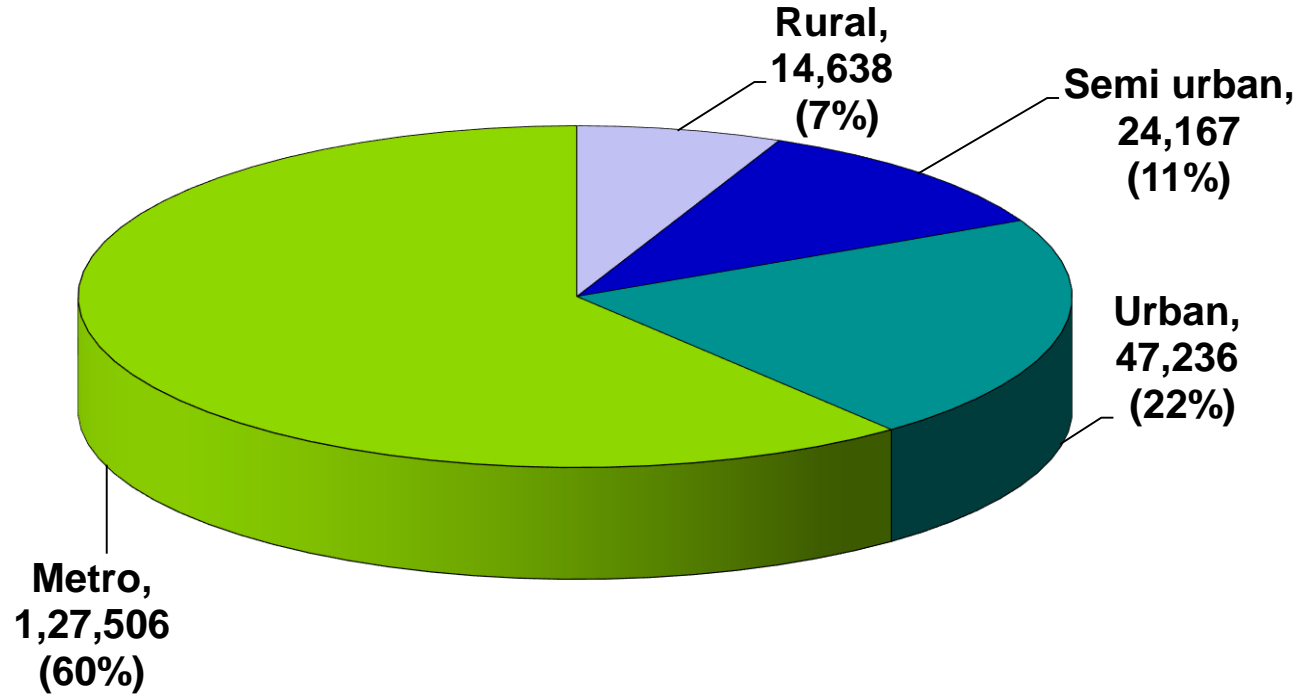
❖ Y-o-Y Growth: 8.19%

Share of CASA to Aggregate Deposits

Jun'13: 25.61%

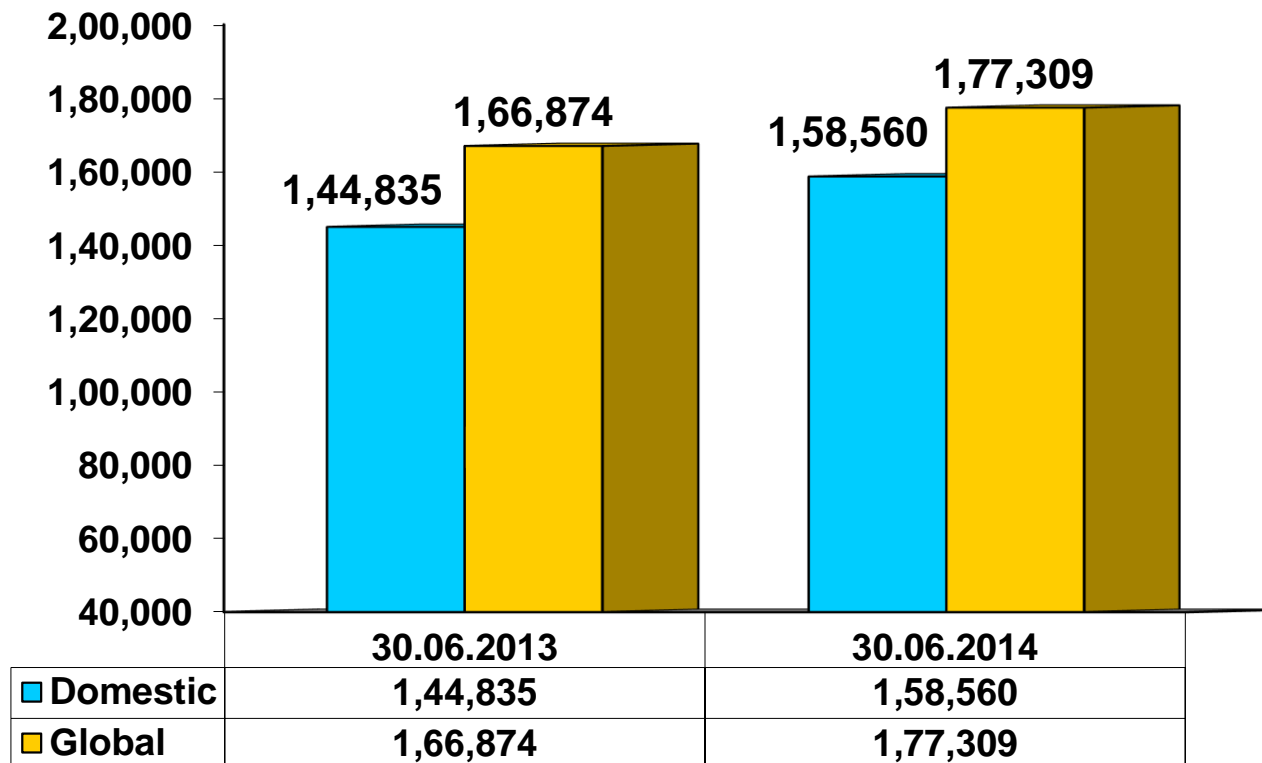
Jun'14 : 24.50%

June 2014 INR Crs





INR Crs



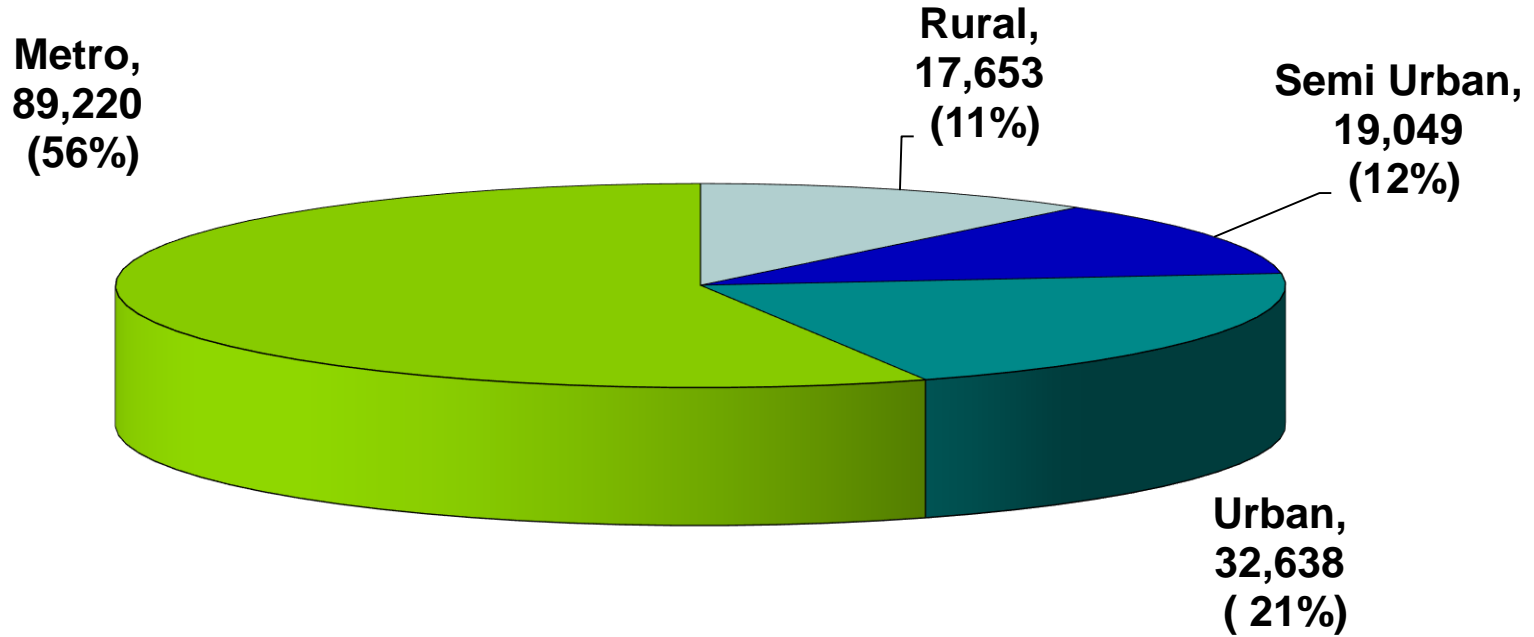
<p>Domestic Advances ❖ Y-o-Y Growth:9.48%</p>	<p>Global Advances ❖ Y-o-Y Growth:6.25%</p>
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Domestic Advances-Category Wise

June 2014

INR Crs



Key Sectors (Domestic Credits)

INR Crs

Sector	Jun 2013	Mar 2014	Jun 2014
1.Agriculture	23,104	26,254	27,071
2.SME	19,897	24,575	24,277
of which Micro	8,202	10,608	10,589
3.Retail Credit	16,027	17,040	17,096

Retail Credit (Breakup)

INR Crs

Sector	Jun 2013	Mar 2014	Jun 2014
Retail Credit	16,027	17,040	17,096
Of which			
- Housing Loans	5,316	6,078	6,304
- Misc.CC	1,165	1,356	1,247
- Pushpaka-Vehicle Loan	820	1,074	1,150
- Educational Loan	3,094	3,597	3,679
- Others	1,040	1,180	1,186
- Jewel Loan to Others	4,592	3,755	3,530

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

Advances to Sensitive Sectors - Domestic

(FUND + NON FUND)

INR Crs

Sector	Jun 2013	Mar 2014	Jun 2014
CAPITAL MARKET	906	713	684
REAL ESTATE	18,113	22,153	22,460
of which			
HOUSING LOAN *	6,054	8,246	8,757
COMMERCIAL REAL ESTATE	7,741	8,630	8,773
OTHERS (DIRECT & INDIRECT)	4,318	5,277	4,930

* Includes Non-Priority Housing Loans

INR Crs

	Jun 2013	Mar 2014	Jun 2014
Trade	7,475	7,538	7,201
Manufacturing	6,705	6,761	6,844
Real Estate	288	381	293
Buyers Credit	5,482	1,752	1,431
Others	2,089	2,651	2,980
Total	22,039	19,083	18,749

Sector	31.03.2014 Accounts	31.03.2014 Amount	31.03.2014 %	30.06.2014 Accounts	30.06.2014 Amount	30.06.2014 %
Chemical & Pharma	5	122.74	0.87	5	127.16	0.83
Sugar	3	62.53	0.44	5	195.31	1.28
Textile	11	436.42	3.08	16	598.05	3.90
Iron & Steel	28	1725.28	12.19	31	1997.41	13.04
Auto & Ancillary	3	375.88	2.66	5	1090.70	7.12
Paper	3	230.57	1.63	4	273.18	1.78
Food Processing	2	38.82	0.27	4	285.94	1.87
Engineering	13	1155.15	8.16	11	795.17	5.19
Telecom	5	1130.71	7.99	5	1115.65	7.28
Metal Processing	4	651.39	4.60	2	68.92	0.45
Power	14	3212.16	22.69	13	3128.22	20.42
Airways	1	921.67	6.51	1	717.91	4.69
Electronic & Software	1	26.86	0.19	1	26.17	0.17
Cement	1	85.07	0.60	3	184.56	1.20
Logistics	3	83.66	0.60	6	173.39	1.13
Other industries	11	529.98	3.74	11	580.15	3.79
Sub Total	108	10788.89		123	11357.89	

Sector	31.03.2014 Accounts	31.03.2014 Amount	31.03.2014 %	30.06.2014 Accounts	30.06.2014 Amount	30.06.2014 %
Sub Total	108	10788.89		123	11357.89	
SME	240	590.90	4.17	238	592.66	3.87
Micro Finance	8	117.91	0.83	5	58.62	0.38
Infrastructure	17	1491.72	10.54	20	2337.05	15.26
Comm. Real Estate(CRE)	6	120.01	0.86	5	74.42	0.49
Trade	27	210.98	1.49	36	288.00	1.88
Agriculture	423	280.68	1.98	267	297.88	1.94
HL/EDU/Others	397	38.56	0.27	239	44.48	0.29
Real Estate (other than CRE)	5	464.19	3.28	3	23.48	0.16
Ceramic, Granite, marble	3	37.28	0.27	3	38.15	0.25
Gem & Jewels	1	13.25	0.09	1	12.66	0.08
Ship Bldg/Repairs				1	193.01	1.26
GRAND TOTAL	1235	14154.37	100.00	941	15318.30	100.00

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 (30.06.2014)	Amount (INR Crs) (30.06.2014)	% to Total
Standard Assets	823	12314	87.00	612	12819	83.69
Sub-Standard Assets	335	1560	11.02	270	2159	14.09
Doubtful Assets	77	280	1.98	59	340	2.22
Total	1235	14154	100	941	15318	100.00

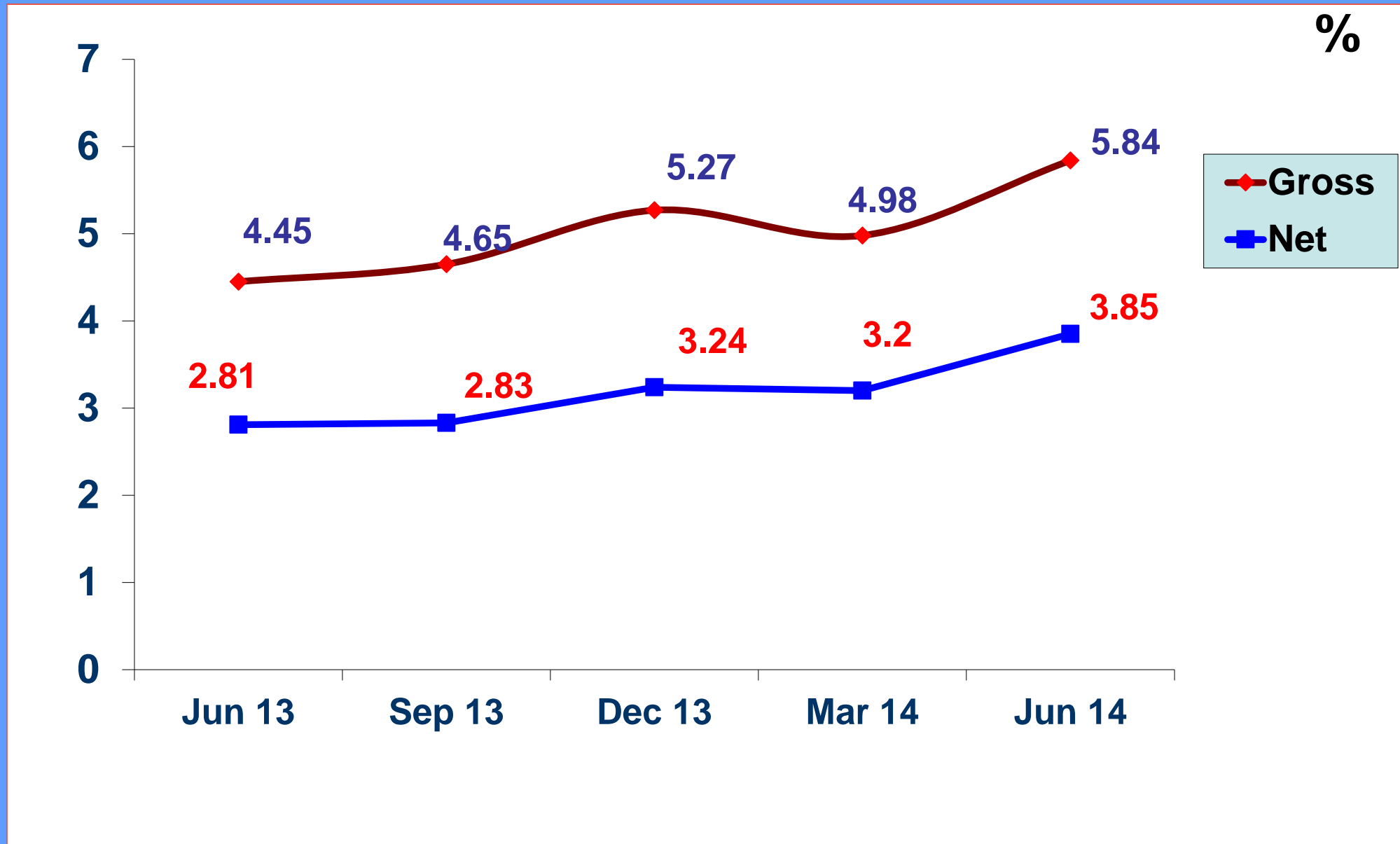
RESTRUCTURED Accounts slipped - (INR 1 Crore & above)-Domestic

	Jun 13	Sep 13	Dec 13	Mar 14	Jun 14
No. of A/cs slipped during the quarter	10	20	13	16	17
Amount in INR Crs	373	344	503	913	590

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

INR Cr

	Domestic			Foreign	Global
	> 1 crore	< 1 crore	Total		
As on 31.03.2014 O/S	13915.38	77.26	13992.64	161.73	14154.37
Additions during Q1 of 2014-15	2009.53	0.44	2009.97	0.00	2009.97
Less: Recovery/Slippage during Q1 of 2014-15	837.94	8.10	846.04	0.00	846.04
As on 30.06.2014 O/S	15086.97	69.60	15156.57	161.73	15318.30



NPA SEQUENTIAL MOVEMENT

INR Crs

	Jun 2013	Sep 2013	Dec 2013	Mar 2014	Jun 2014
OPENING GROSS NPA	6608	7432	8202	9168	9020
ADD Slippages	1668	1309	1650	2275	2649
LESS					
Cash Recovery	198	222	207	411	266
Upgradation	92	302	135	465	142
Write Off	554	15	342	564	321
Sale to ARC				983	589
Total Reduction in NPA	844	539	684	2423	1318
Total Nettable Credits	2851	3327	3687	3362	3,707
Of which NPA Provision	2829	3306	3666	3342	3,687
Other Credits	22	21	21	20	20
CLOSING GROSS NPA	7432	8202	9168	9020	10351
Net NPA	4580	4875	5481	5658	6644
Gross NPA Ratio	4.45%	4.65%	5.27%	4.98%	5.84%
Net NPA Ratio	2.81%	2.83%	3.24%	3.20%	3.85%
Provision Coverage Ratio	58.69%	59.34%	56.59%	54.94%	52.85%
NPA of Overseas Branches (included in Gross NPA above)	1004	1137	1310	1182	1570

Sector Wise Break Up of NPAs as of 30.06.2014 (Domestic)

INR Cr

Category	NPA as of 30.06.2014	% to total Domestic NPA
Agriculture	1,190.07	13.55
Industry	5,115.73	58.26
Services	2,000.01	22.78
Personal	474.95	5.41
Total	8,780.76	100.00
of Which		
Commercial Real Estate	188.95	2.15

Industry	NPA as of 30.06.2014	Outstanding as of 30.06.2014	% of NPA to the respective outstanding	% to the total Domestic NPA
Iron and Steel	769.55	10013.14	7.69%	8.76%
Cotton Textiles/Other Textiles	759.05	7136.82	10.64%	8.64%
Other Metal & Metal Products	218.92	2212.24	9.90%	2.49%
Chemicals, Dyes, Paints etc.	136.96	2555.43	5.36%	1.56%
Infrastructure	584.25	25931.85	2.25%	6.65%
Paper & Paper Products	430.45	1797.10	23.95%	4.90%
Construction	185.58	1682.16	11.03%	2.11%
Sugar	197.75	1080.86	18.30%	2.25%
Gems and Jewellery	227.26	969.38	23.44%	2.59%
Food Processing	180.62	2585.63	6.99%	2.06%
All Other Industries	1425.34	16695.96	8.54%	16.23%
Sub Total	5115.73	72660.57		58.26%
Others	3665.03	85899.49	4.27	
Total Domestic NPA	8780.76	158560.06		

INR Cr.

Category	Amount
Services(Other than Commercial Real Estate)	349
Agriculture	308
Personal	245
Commercial Real Estate	39
Sub Total	941
Industry Breakup	
Rubber & Rubber Products	9
All Engineering/All other Industries	433
Paper	22
Other Metals	74
Food Processing (other than Sugar, Vegetable oil, vanaspathi and tea)	11
Steel	52
Textile	92
Chemicals, Dyes, Drugs & Pharma	72
Other Industry	508
Gem and Jewellery	41
Sub Total (Industry)	1314
Total Domestic	2255
Overseas	394
Total Global	2649

INR Crs

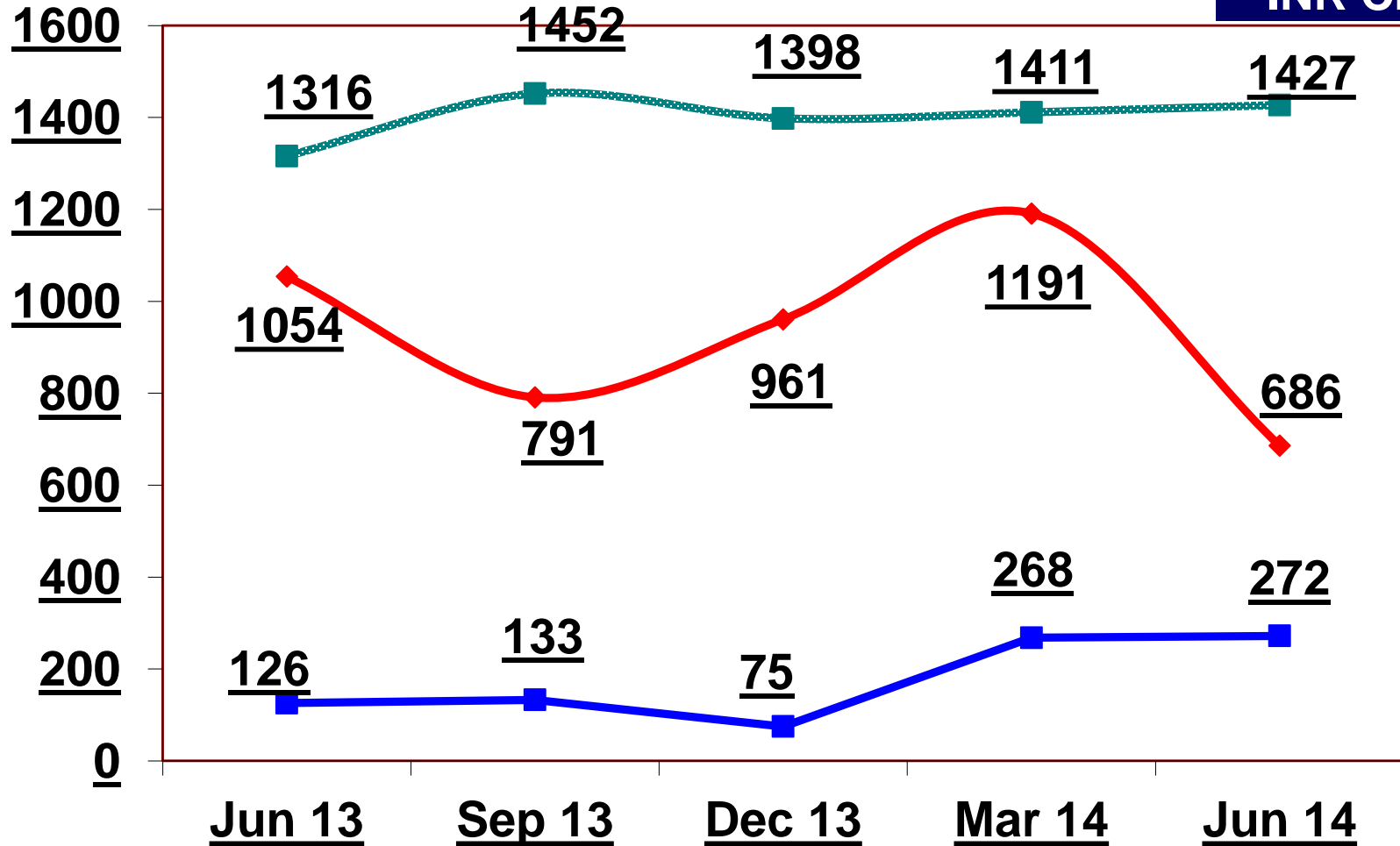
	Jun 2013	Mar 2014	Jun 2014
Trade	505.88	786.70	854.50
Manufacturing	268.88	118.45	335.74
Real Estate	64.08	64.08	67.82
Others	165.23	212.88	312.01
TOTAL	1,004.07	1182.11	1,570.07



Profitability (Quarter Sequential)

INR Crs

- Net Interest Income
- Operating Profit
- Net Profit



INR Crs

	Quarter Ending				
	Jun 13	Sep 13	Dec 13	Mar 14	Jun 14
Interest Earned	5,403	5,669	5,737	5,875	6,007
Interest Expended	4,087	4,217	4,339	4,464	4,580
Net Interest Income	1,316	1,452	1,398	1,411	1,427
Non Interest Income	785	331	453	601	278
Total Operating Income	2,101	1,783	1,851	2,012	1,705
Operating Expenses	1047	992	890	821	1,018
Operating Profit	1054	791	961	1,191	686
Total Provision	928	658	886	923	414
Net Profit	126	133	75	268	272

INR Crs

Particulars	Q1 13-14	Q1 14-15	Variance %
TOTAL INCOME	6187.15	6284.68	1.58
Interest Earned	5402.63	6007.04	11.19
Other Income	784.52	277.64	
TOTAL EXPENDITURE (excl. provisions and contingencies)	5132.73	5598.27	9.07
Interest Expended	4086.42	4580.16	12.08
Operating Expenses	1046.31	1018.12	
i) Payments to and provisions for employees	705.47	684.34	
ii) Other Operating Expenses	340.84	333.78	
OPERATING PROFIT (profit bef. provisions and contingencies)	1054.42	686.41	
Total Provisions and Contingences	928.62	414.69	
Of which Provisions for NPAs	723.20	524.33	
Provision for Taxes	85.62	115.42	34.80
Others	119.80	-225.06	
NET PROFIT	125.80	271.72	115.99

INR Crs

Particulars	Q1 13-14	Q1 14-15	Variance %
OPERATING PROFIT			
Global	1054.42	686.41	
Domestic	950.46	556.10	
Overseas	103.96	130.31	25.35
PROVISIONS			
Global	928.62	414.69	
Domestic	875.56	361.60	
Overseas	53.06	53.09	0.06
NET PROFIT			
Global	125.80	271.72	115.99
Domestic	74.90	194.50	159.68
Overseas	50.90	77.22	51.71

PROFIT - NET INTEREST INCOME

Quarter Ending

INR Crs

Particulars	Jun 13	Sep 13	Dec 13	Mar 14	Jun 14
Total Interest Income	5,403	5,669	5,737	5,875	6,007
Of which					
Int Income from Advances	4,155	4,370	4,339	4,424	4,565
Int. Income from Investments	1,173	1,247	1,285	1,297	1,291
Other Interest Income	75	52	113	153	151
Total Interest Expended	4,087	4,217	4,339	4,464	4,580
Of which					
Int. Expended on Deposits	3,695	3,752	3,889	4,072	4,225
Int. Expended on borrowings	392	311	450	392	355
Other Int. Expenses	0	154	0	0	0
NET INTEREST INCOME	1,316	1,452	1,398	1,411	1,427
NET INTEREST MARGIN	2.24%	2.39%	2.26%	2.22%	2.24%
Domestic	2.31%	2.48%	2.32%	2.26%	2.26%
Overseas	1.60%	1.62%	1.74%	1.94%	2.04%

PROFIT - NET INTEREST INCOME

INR Crs

Particulars	Q1 13-14	Q1 14-15	Variance %
Total Interest Income	5402.63	6007.04	11.19
Of which			
Int Income from Advances	4155.02	4564.61	9.89
Int. Income from Investments	1172.45	1290.98	10.11
Other Interest Income	75.16	151.45	101.50
Total Interest Expended	4086.42	4580.16	12.08
Of which			
Int. Expended on Deposits	3,695.15	4225.14	14.34
Int. Expended on borrowings	391.25	355.37	
Other Int. Expenses	0.02	-0.35	
NET INTEREST INCOME	1316.21	1426.88	8.41
NET INTEREST MARGIN in % (on avg. earning assets)	2.24	2.24	
Domestic	2.31	2.26	
Overseas	1.60	2.04	

INR Crs

Quarter Ending

Particulars	Jun 13	Sep 13	Dec 13	Mar 14	Jun 14
Total Non Interest Income	785	331	453	601	278
Of which					
Exchange / Commission	199	224	215	292	236
Profit on Sale of Investments	398	12	32	46	90
Profit on Revaln. Of Investments	-10	-94	0	0	-253
Recovery in written off Accounts	73	69	47	113	88
Other Non interest Income	125	120	159	150	117

INR Crs

Particulars	Q1 13-14	Q1 14-15	Variance %
Total Non Interest Income	784.53	277.64	
Of which			
Exchange / Commission	198.67	236.41	19.00
Profit on Sale of Investments	398.00	89.89	
Profit on Revaln. Of Investments	-10.43	-253.48	
Recovery in written off accounts	72.75	88.07	21.06
Other Non interest Income	125.54	116.75	

NET PROFIT (Quarterly Comparison)

INR Crs

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank



Particulars	Quarter Ending				
	Jun 13	Sep 13	Dec 13	Mar 14	Jun 14
OPERATING PROFIT	1054.42	791.00	960.73	1191.09	686.41
Total Provision	928.62	658.45	885.66	922.76	414.69
Of which					
NPA	723.21	485.87	688.29	313.43	524.33
Provision for unhedged FC Exposure	0.00	0.00	0.00	0.00	29.35
Standard Advances	11.24	93.82	35.93	105.15	15.67
Depreciation on Investments	13.34	4.34	17.75	418.08	-505.93
Staff Welfare Fund	4.00	4.00	4.00	5.00	4.50
Deferred Tax Liability	0.00	0.00	0.00	-133.00	0.00
Income Tax	85.62	38.55	74.42	174.98	115.41
Wealth Tax	0.00	0.00	0.00	0.72	0.00
Contingencies	0.26	0.00	0.58	16.36	0.55
Other General Provisions	0.00	0.00	0.00	0.00	0.00
Non Performing Investments	1.46	0.00	0.00	0.00	3.85
Diminution of Securities	0.00	0.00	0.00	-0.18	0.00
Restructured accounts	88.39	30.07	60.75	18.43	226.13
Other Assets	0.54	0.34	0.00	1.88	0.00
Country-wise risk	0.56	1.46	3.94	1.90	0.83
NET PROFIT	125.80	132.55	75.07	268.33	271.72

Cost & Yield Ratios (Quarterly Comparison)

	Jun 13	Sep 13	Dec 13	Mar 14	Jun 14
Avg. Cost of Deposits (%)	7.53	7.58	7.57	7.61	7.69
Avg. Yield on Advances(%)	9.88	10.08	9.99	10.07	10.14
Avg. Yield on Investments(%)	7.28	7.31	7.21	7.18	7.23
Avg. Cost of Funds(%)	7.14	7.15	7.40	7.51	7.60
Avg. Yield on Funds(%)	9.20	9.34	9.30	9.01	9.44
Net Interest Margin(%)	2.24	2.39	2.26	2.22	2.24

	Jun 13	Sep 13	Dec 13	Mar 14	Mar 14 (Annual)	Jun 14
Cost to Income Ratio(%)	49.81	55.63	48.09	40.80	48.40	59.73
Return on Assets (%)	0.19	0.20	0.11	0.39	0.23	0.39
Return on Equity (%)	4.60	4.79	2.55	8.43	5.03	8.24
Earning Per share (INR)	5.45	5.74	2.61	8.69	4.87	8.80
Book Value per Share (INR)	119.05	120.48	102.02	105.71	105.71	107.86

INR Crs

	31.03.2014				30.06.2014			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
SLR Investments	10175.35	49086.84	72.92	59335.11	7209.10	51731.62	58.66	58999.38
Of which								
Government. Securities	10123.52	49083.73	72.92	59280.17	7157.26	51728.53	58.64	58944.43
Other Approved Securities	51.83	3.11	0.00	54.94	51.84	3.09	0.02	54.95
M Duration (for SLR)				5.68				5.83
Non SLR Investments	8346.35	322.08	2.30	8670.73	7836.01	303.99	1.75	8141.75
M Duration (Non SLR)				4.14				4.58
M Duration (Entire Portfolio)	4.06	6.21	5.98	5.66	4.10	6.14	5.74	5.72
Total	18521.70	49408.92	75.22	68005.84	15045.11	52035.61	60.41	67141.13

INR Crs

Type of Investment	Book Value (Gross)	Total Provision
G - Sec	2360.76	1.40
Bonds - Others	9.24	-
MTN,FCCB	755.02	57.37
Shares	0.09	-
Joint Venture - Malaysia	193.20	-
Total	3318.31	58.77

CAPITAL ADEQUACY

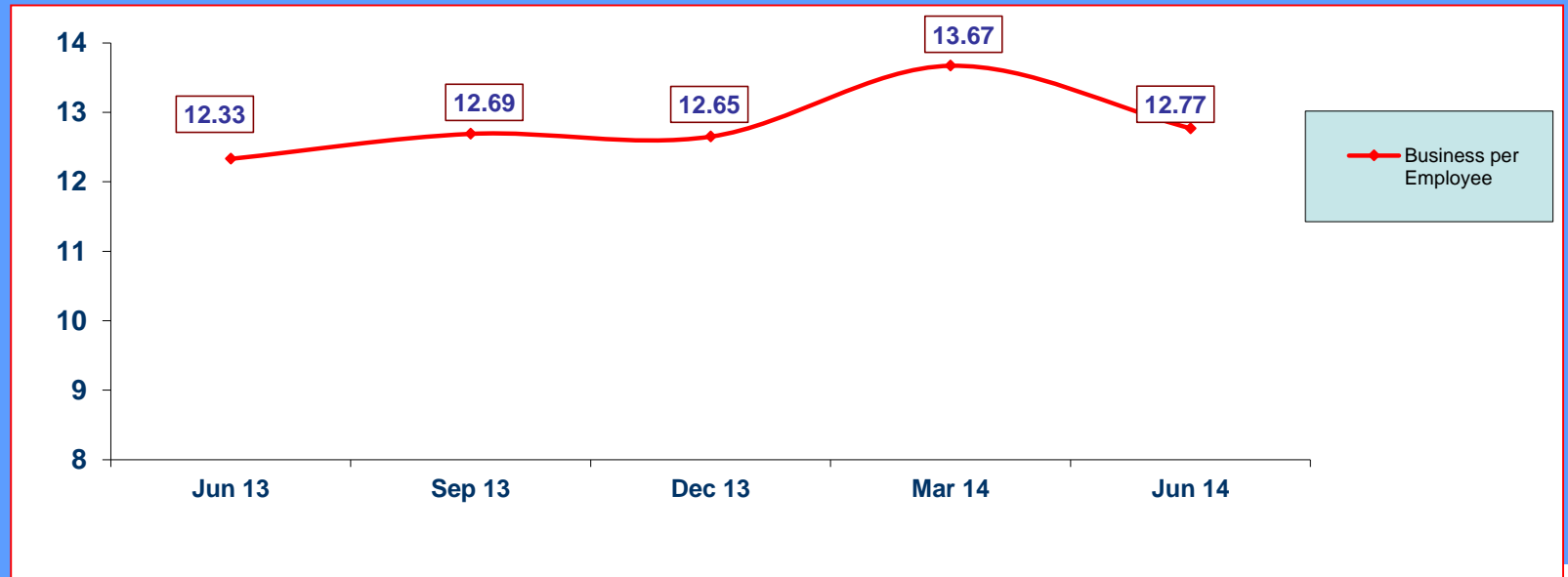
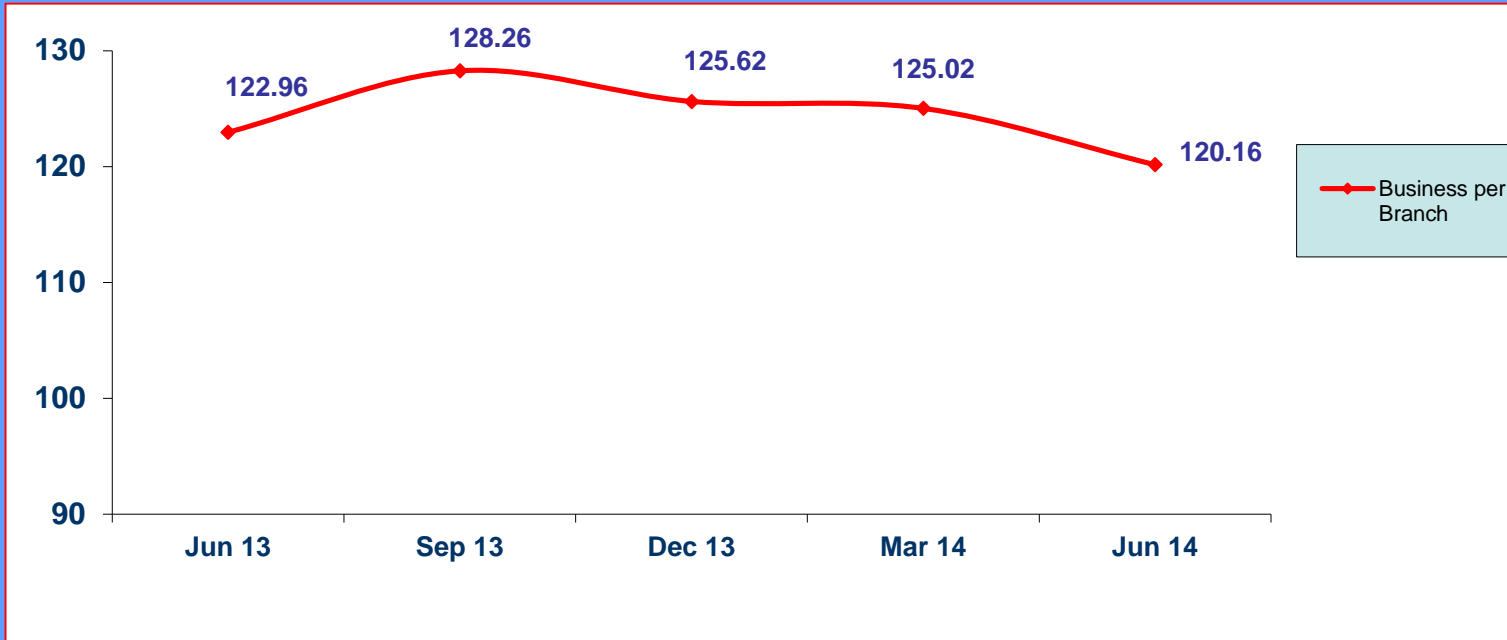
INR Crs

	Jun 13	Sep 13	Dec 13	Mar 14	Jun 14
Tier I Capital					
BASEL II	12,043.10	12,043.15		14,068.15	
BASEL III	11,694.08	11,689.10	12,891.74	13,853.25	13,910.48
Tier II Capital					
BASEL II	6,305.20	6,145.37		6,484.32	
BASEL III	6,208.58	6,056.31	6,052.06	6,135.49	6,026.92
Total Capital					
BASEL II	18,348.30	18,188.52		20,552.47	
BASEL III	17,902.66	17,745.42	18,943.80	19,988.73	19,937.40
Common Equity Tier I	11,087.08	11,082.10	12,284.74	13,314.25	13,361.48
Total Net Assets (Terminal)	2,48,901.28	2,59,770.16	2,65,372.53	2,74,904.84	2,76,240.20
Risk Weighted Assets					
BASEL II	1,62,687.81	1,65,241.89		1,84,389.06	
BASEL III	1,63,775.19	1,66,476.93	1,72,306.53	1,85,476.43	1,87,945.44
CRAR – TIER I (%)					
BASEL II	7.40	7.29		7.63	
BASEL III	7.14	7.02	7.48	7.47	7.40
CRAR – TIER II (%)					
BASEL II	3.88	3.72		3.52	
BASEL III	3.79	3.64	3.51	3.31	3.21
CRAR (%)					
BASEL II	11.28	11.01		11.15	
BASEL III	10.93	10.66	10.99	10.78	10.61
CET I	6.77	6.66	7.13	7.18	7.11



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 un-banked centers, 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	30.06.2013 (Nos)	31.03.2014 (Nos.)	30.06.2014 (Nos.)
1	No-Frills SB Accounts Opened	48,92,519	59,21,110	59,60,808
2	General Purpose Credit Cards Granted	13,510	#4,48,246	4,43,359
3	Branches Under Smart Card Banking	804	866	885
4	Villages Covered Under Smart Card Banking	2,880	3,838	3,882
5	Business Correspondents engaged	2,287	2,456	2,487
6	Bio-Metric Smart Card issued	6,63,378	11,05,215	11,92,263
7	Smart Card Banking Coverage- Regions	54	56	56
8	Smart Card Banking Coverage-States/Union Territory	21/2	21/2	21/2

CORPORATE SOCIAL RESPONSIBILITY AS ON 30.06.2014

- **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 128 villages and improving the tribal’s living standards through development education & empowerment education of their children. During the year 2013-14 our Bank has sponsored 98 EKAL VIDYALAYA SCHOOL.
- **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. Our Bank in association with Max Academy implemented the project on uplifting educational standards of the under privileged children in 6 villages of which 5 villages during the year 2013-14.
- **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- Farmers' Field School:**
- We have donated Rs. 35 lacs to the MSSRF Farmers' Field School in the 4 States viz., Tamil Nadu, Kerala, Odhisha and Maharashtra. MSSRF-FFS conducts Sensitization program to Farmers on integrated crop management using 'Learning by Doing' method.
- **National Agri Foundation (NAF):**
- NAF is a Public Charitable Trust (2000) which undertakes Agri development, cattle development, social development, Watershed development and training. Rs. 8 lac was provided for 2 certificate programmes on Agriculture by National Agro Foundation (NAF).

Thank You

