

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

Good People to Grow With

Touching Hearts Spreading Smiles

since 1937

Presentation to Analysts

March 2015

(in INR)



78 Years of Quiet & Dignified Service to the Society

Good People to Grow With

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1937	Opening of Bank Branch simultaneously in India & Abroad
1938	Opening Branch in Kuala Lumpur
1941	Opening Branch in Singapore
1945	Opening Branch in Colombo
1955	Opening Branch in Hong Kong
1957	Bank established its own training centre
1960s	Was a decade of inorganic expansion for the Bank. The Bank took over: The Coimbatore Standard Bank Ltd., The Nanjinnad Bank Ltd., The Coimbatore Vasunthara Bank Ltd., The Kulitalai Bank Ltd., The Srinivasaperumal Bank and The Venkateswara Bank
1964	Inauguration of IOB's Head Office in Mount Road – A monument of highest banking tradition
1969	Nationalisation of the Bank
1973	Formation of United Asian Bank Berhad (Indian Bank / IOB / United Commercial Bank)
1974	Official Language Department established in 1974
1977	Bank opened its Tsim Tsa Tsui Branch at Kowloon side of Hongkong
1990	Took over Bank of Tamilnad
1991	Bank moved its Staff College premises to a own spacious learning zone at Koyambedu
2000	Initial Public Offer. Follow on Public Offer in 2003
2005	Launched Debit Card

2006	Launched VISA card, Retail Sale of Gold and Non Life Joint Insurance
	Bank reached INR 1 lac crore mark in Total Business
2006-07	Bharat Overseas Bank Ltd. was merged with IOB
2007	First Off site ATM at Kamatchi Hospital, Chennai
2009	100% CBS
2011-12	No. of Branches in Tamil Nadu reached 1000, IOB celebrated Platinum Jubilee
2012-13	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
2014-15	As on 31.3.2015 Total Deposit INR 2,46,049 cr.; Total Advances INR 1,79,041 cr. Total Business Mix is at INR 4,25,090 cr. Total No of branches 3381
	IOB adjudged1) Skoch Order of Merit for Financial Inclusion & Automated Data Flow/MIS Project 2) CNBC TV18 CFO Award for Exceptional Contribution to Banking Industry 3) Lokmat BFSI Award 2014 for Best Bank (Public Sector) 4) ASSOCHAM Social Banking Excellence Award 2014 for Runner-up among PSB category for Commendable work in "Social Banking"

Consolidated Change in Shareholding Pattern as on 31.03.2015

CATEGORY	NO. OF HOLDERS	TOTAL SHARES	% TO EQUITY
Promoter	1	911710848	73.80
Resident	243301	99194697	8.03
FI	22	175753753	14.23
Insurance Companies	4	4681678	0.38
FII	46	18582239	1.50
NRI	2573	4779578	0.39
Corporate Body	1558	11066543	0.90
Corporate Body – OCB	1	48000	0.00
Clearing Member	167	912290	0.07
Mutual Funds	9	4923320	0.40
Trusts	17	434301	0.04
Bank	14	1369707	0.11
Foreign Portfolio Investor	7	1891361	0.15
TOTAL	247720	1235348315	100

DIVIDEND DECLARED AND PAID

YEAR	Interim Dividend	Final Dividend
2000-01		10%
2001-02		12%
2002-03		16%
2003-04	12%	8%
2004-05	14%	10%
2005-06		26%
2006-07		30%
2007-08		35%
2008-09		45%
2009-10		35%
2010-11		50%
2011-12		45%
2012-13		20%
2013-14	7%	5%



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 3.73 crores upto 31.03.2015 compared to INR 3.18 crores upto 31.03.2014 from Health Care Policies
- During the current year up to 31.03.2015, the Bank earned commission from Non Life Sompo (Asset) Insurance INR 8.57 crores compared to INR 8.46 crores up to 31.03.2014.

- @ Business touched INR 425090 Crores (**YoY Growth 3.92%**)
- @ Deposits stood at INR 246049 Crores (**YoY Growth 7.93%**)
- @ CASA stood at 25.09%
- @ Advances is INR 179041 Crores
- @ Operating Profit for FY 14-15 is INR 3322.34 Crores
- @ Net Loss for FY 14-15 stands at INR 454.33 Crores
- @ Provision Coverage Ratio stood at 50.92%

IT Organization Structure :

- Board level IT Strategy Committee and a Top Management level IT Steering Committee have been formed in addition to the existing IT security Committee .
- Information Security Policy, BCP and DR Policy, IT Outsourcing Policy, IT Purchase Policy , IS Audit Policy, Data Archival Policy, Data Retention Policy are 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. 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).
- As per Ministry Guidelines the Bank has planned to move to the COTS CBS model which is widely used by all other PSB's in India. New CBS through COTS based model, implementation process has been initiated.

Business Intelligence :

- We have introduced Business Intelligence(BI) Suite, which gives interactive Dash Boards, alerts, analytics etc., Periodical Knowledge Transfer is done through training at staff college & 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.

Alternate Delivery Channels :

- OTP facility enabled and introduced for all Ecom/Utility payment transactions
- Customers can:
 - Pay their Utility and Bills payments through more than **TEN** payment aggregators.
 - Initiate Intra Bank Funds Transfer and Inter Bank transfers through NEFT and RTGS transactions,(Including Bulk Funds Transfer Facility).
 - Can pay Income Tax, Excise Duty, Service Tax, Customs Duty, Port Trust Payment, State Governments VAT payments, Maharashtra GRAS, Maharashtra Sales Tax, West Bengal GRIPS and Tamil Nadu Transport Department Charges online.
 - Can pay PPF remittances
 - Seed their AADHAAR Number with their Bank accounts.
 - Register their PAN number through our Internet Banking.
 - can close/renew deposits which was opened through online
 - Generate New PIN for net banking online.
 - Scheduling of payments/installments of RDs for future dates is made available to customers.
 - Etoken/Digital signature facility available to our Corporate & Individual Net Banking customers for enhanced security,(optional).

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, 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.

Mobile Banking :

- New Mobile banking Solution has been enabled catering to various services. Mobile Banking solution provides second factor authentication through OTP (One Time Pin) and transactions can be done through Smart phone application and USSD.

Credit Cards:

- We have issued 50,503 credit as at the end of March 2015.
- We have Classic and Gold Credit Cards with Varying Limits.
- IOBonline is effectively used by the department for recovery of over dues through branches.

Debit Cards:

- Debit Card Base as on 31.03.2015 stands at 91.74 lacs(growth of 8.37 lacs during the quarter).
- Launched RuPay cards of NPCI-issued 30 lacs cards under PMJDY Scheme upto 31st March 2015.
- We have launched Platinum RuPay Debit Cards with more benefits to the customers during the quarter.
- We have also launched EMV chip Debit Cards which has additional security features.
- Implemented the IBA guidelines of permitting maximum of 3 transactions free of charge in select 6 metros.

CTS – Implementation

- We have implemented in 1812 branches covering 52 regions handling 80000 instruments in Metros.
- Bank plans to complete the implementation in all the regions during this FY 2015-16.

ATMs as on 31.03.2015 (onsite and offsite)

- As on 31.03.2015 our Bank has 3571 ATMs , of which 43 are at various Railway stations.
- Our bank is a member of NPCI and VISA consortiums.
- We have 1436 cash dispensers under MOF and Capex Model out of the 3571 ATMs.
- **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.

■ 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.

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-bank

Electronic Transactions:

- As at the end of March 2015, we have electronic transactions vs paper based transactions at the ratio 69.40
30.60

Awards & Accolades

During the current year,

- Our Bank was awarded Skoch Order of Merit Award for ADF / MIS
- IBA award for The Best use of Data

Major Business Parameters

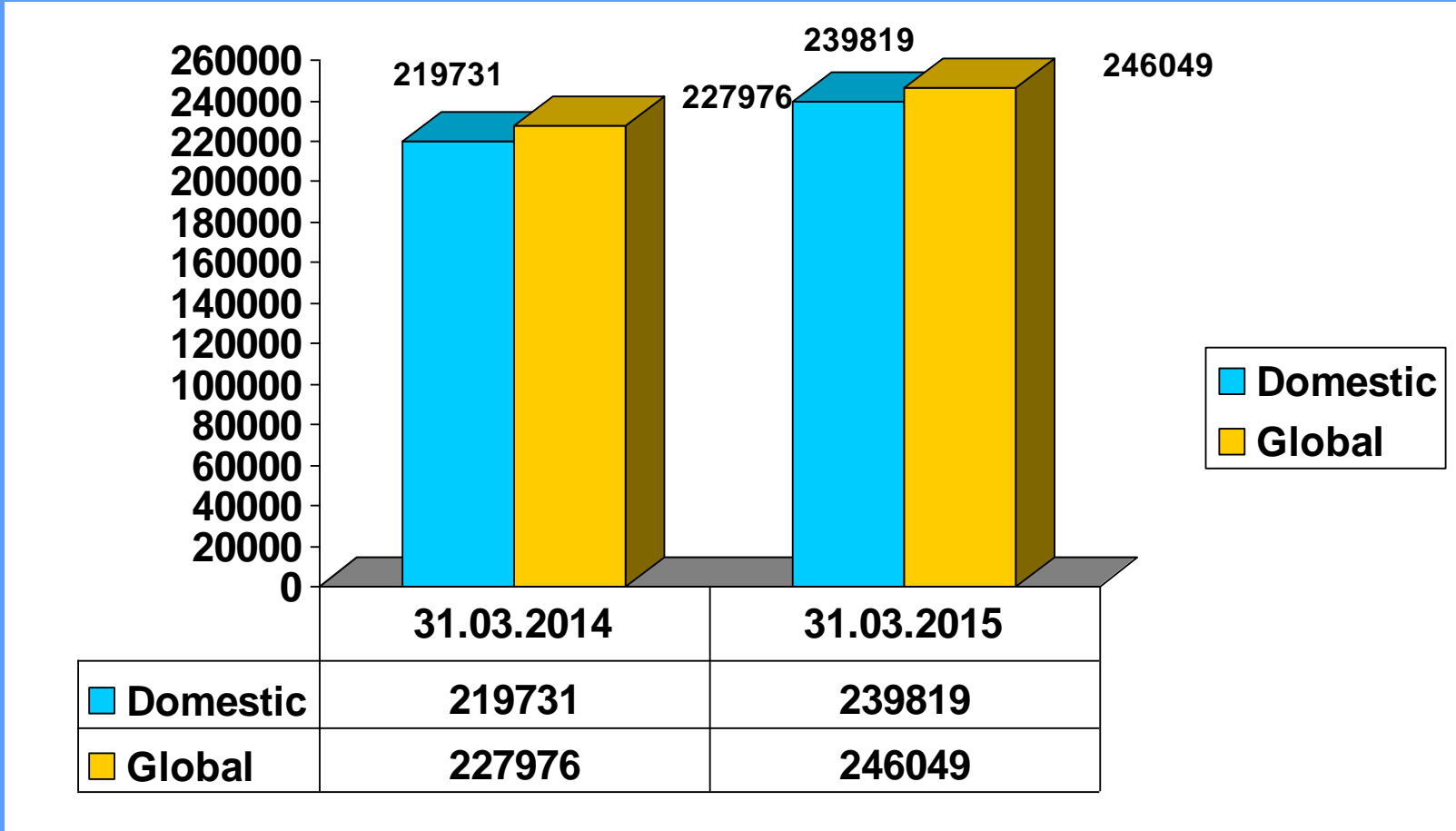
Quarter ending

INR Crs

Key performance indicators	Mar 2014	Jun 2014	Sep 2014	Dec 2014	Mar 2015
Business Mix	4,09,057	3,99,188	4,20,739	4,11,355	4,25,090
Deposits	2,27,976	2,21,879	2,39,224	2,32,823	2,46,049
Advances (Gross)	1,81,081	1,77,309	1,81,515	1,78,532	1,79,041
Operating Profit	1,191	686	729	726	1,180
Net Profit	268	272	-246	-516	35
NIM (%)	2.22	2.24	2.07	2.05	1.87
Gross NPA	9,020	10,351	13,334	14501	14,922
Net NPA	5,658	6,644	9,109	9511	9813
Return on Assets (%)	0.39	0.39	- ve	-ve	0.05
Return on Equity (%)	8.43	8.24	- ve	-ve	1.09
Book Value (INR)	105.71	107.86	105.66	101.65	100.75

Deposits

INR Crs



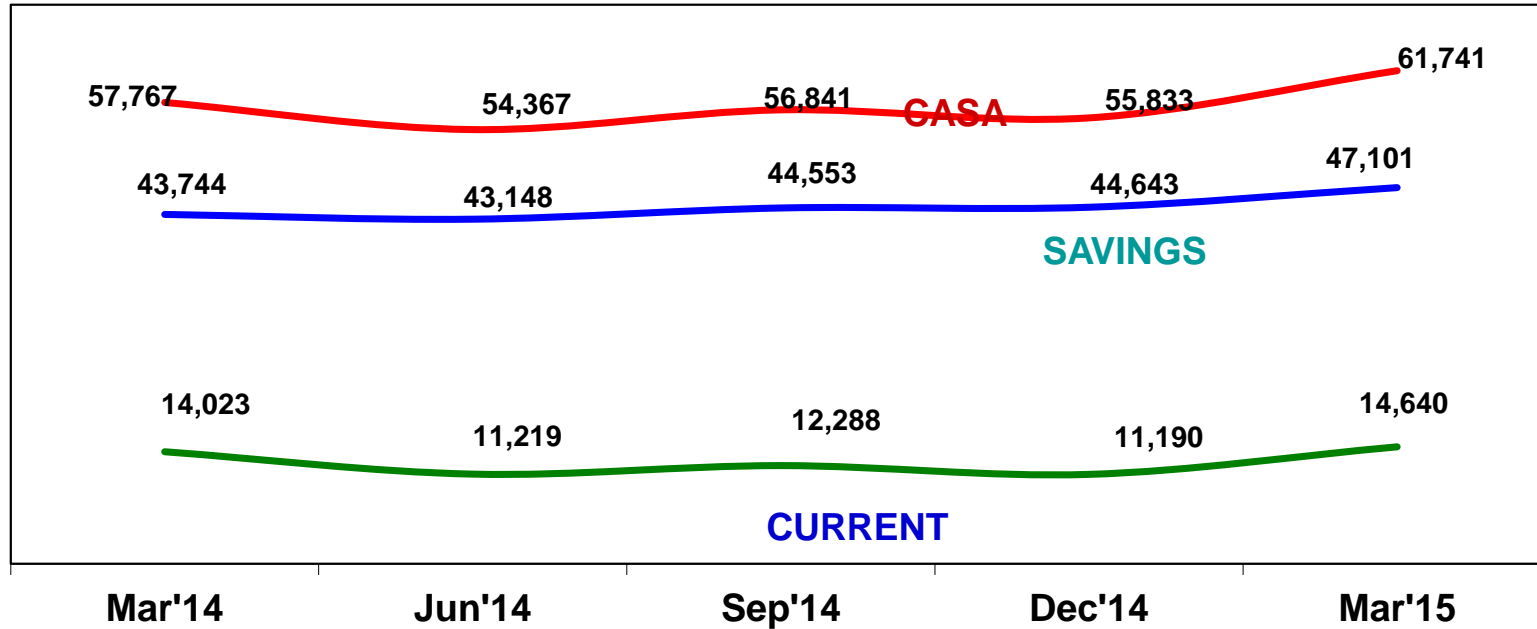
Domestic Deposits
❖ Y-o-Y Growth: 9.14%

Global Deposits
❖ Y-o-Y Growth: 7.93%

Deposits - CASA



INR Crs



Current Deposits

❖ Y-o-Y Growth:4.40%

Savings Bank

❖ Y-o-Y Growth:7.67%

CASA

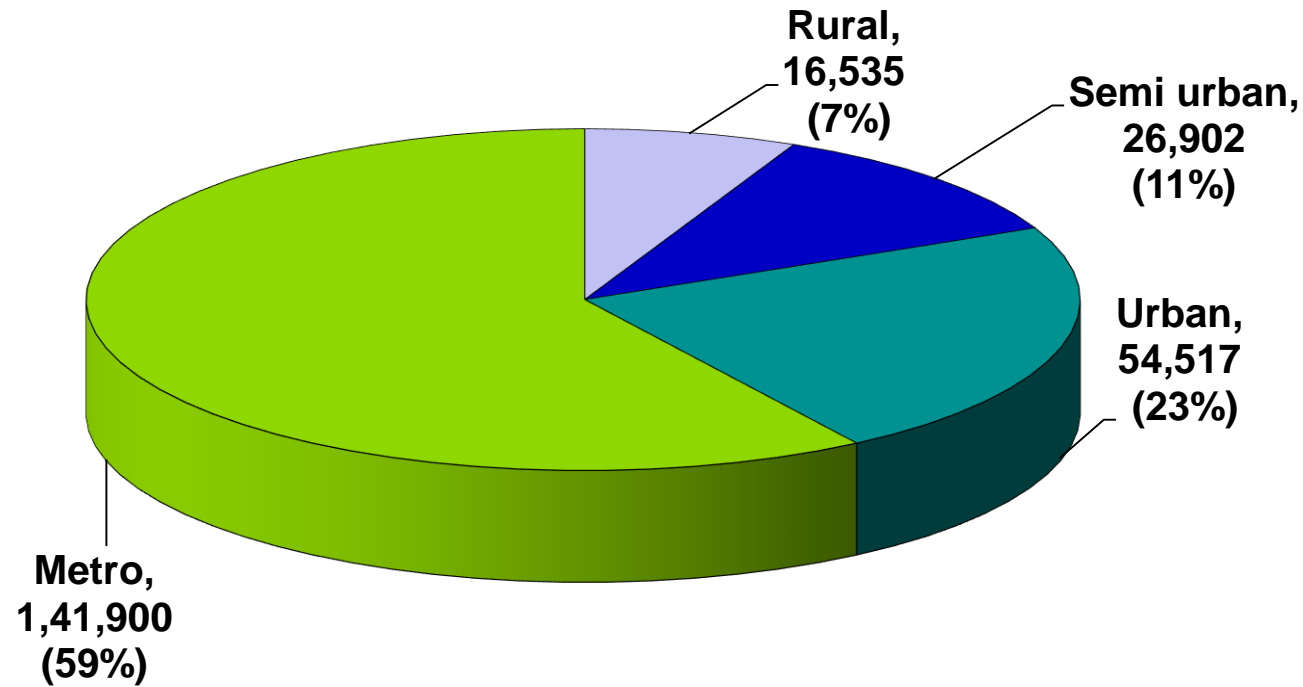
❖ Y-o-Y Growth:-0.25%

Share of CASA to Aggregate Deposits

Mar'14 :25.34%

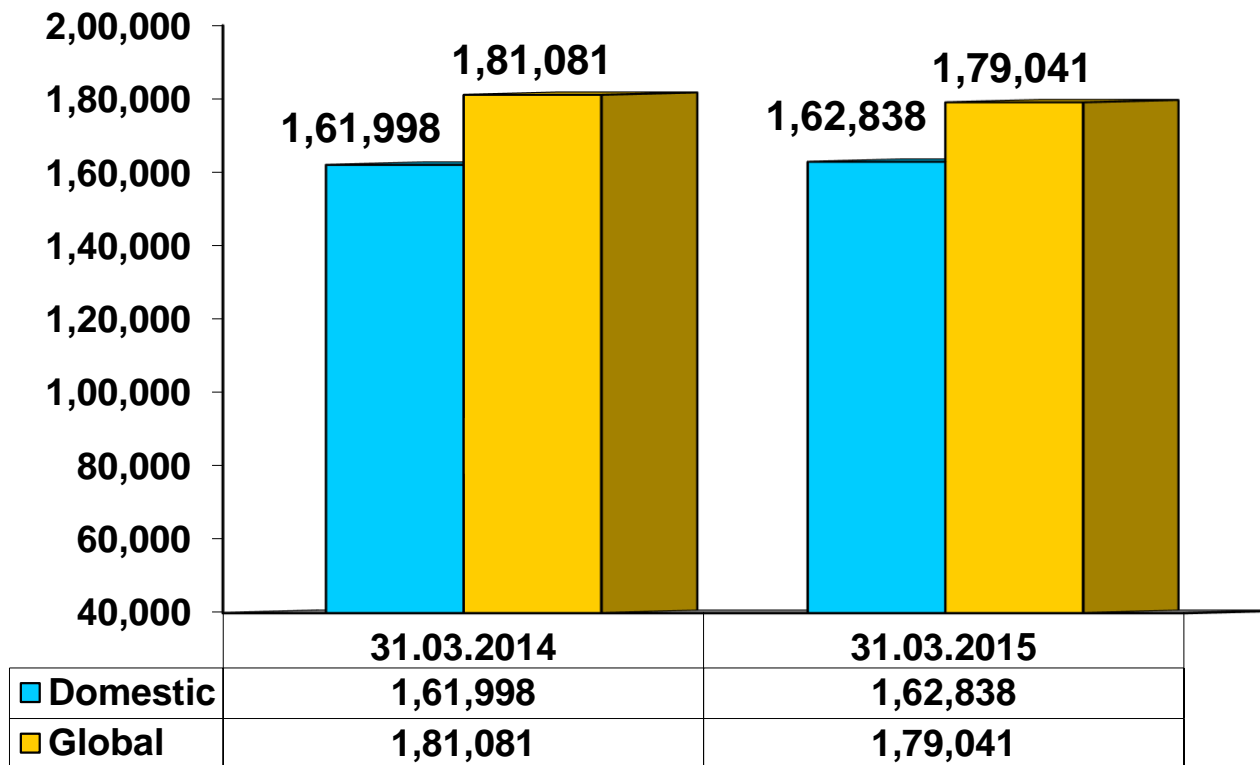
Mar'15 :25.09%

March 2015 INR Crs





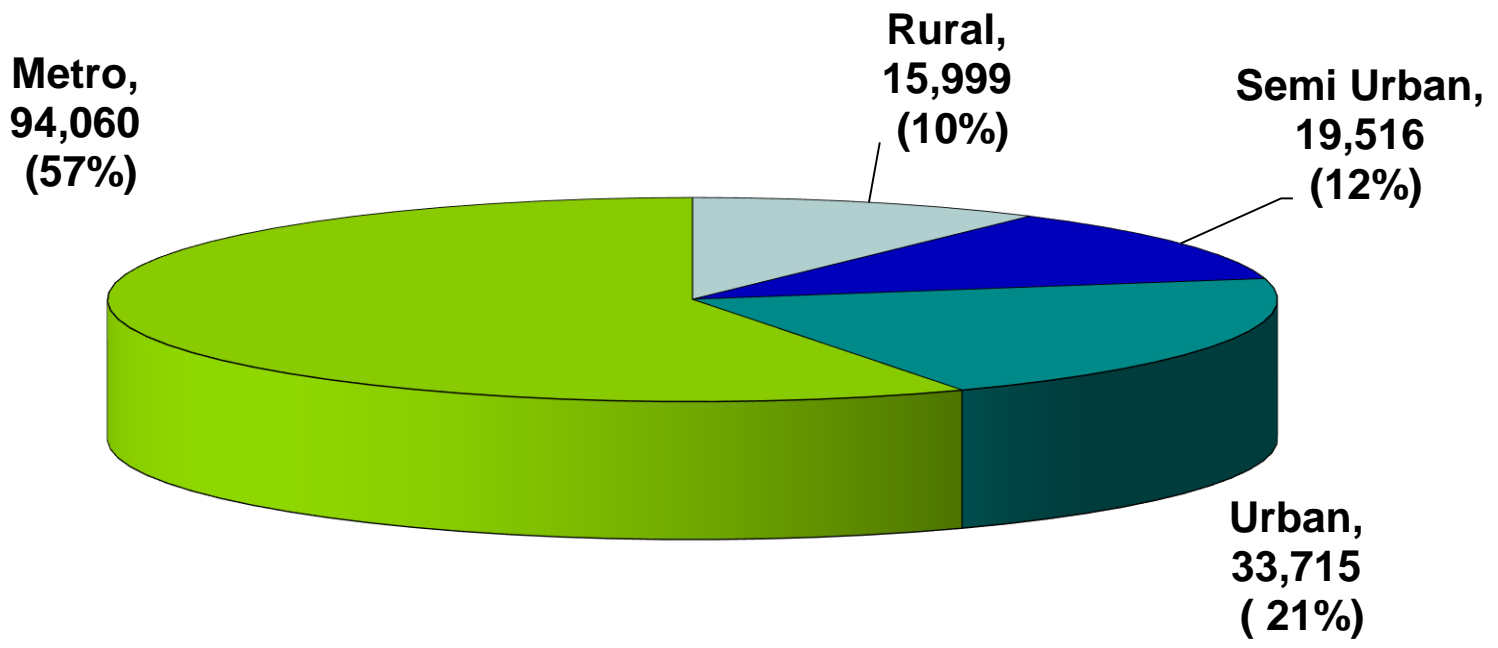
INR Crs



<p>Domestic Advances ❖ Y-o-Y Growth:0.52%</p>	<p>Global Advances ❖ Y-o-Y Growth:-1.13%</p>
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Domestic Advances-Category Wise

March 2015 INR Crs



Key Sectors (Domestic Credits)

INR Crs

Sector	Mar 2014	Mar 2015
1.Agriculture	26,254	29,236
2.SME	24,575	26,161
of which Micro	10,608	11,958
3.Retail Credit	17,040	17,531

Retail Credit (Breakup)

INR Crs

Sector	Mar 2014	Mar 2015
Retail Credit	17,040	17,531
Of which		
- Housing Loans	6,078	6,821
- Misc.CC	1,356	1,433
- Pushpaka	1,074	1,337
- Educational Loan	3,597	3,958
- Others	1,180	1,307
Jewel Loan to Others	3,755	2,675

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	Mar 2014	Mar 2015
CAPITAL MARKET	713	533
REAL ESTATE	22,153	23,361
of which		
HOUSING LOAN *	8,246	9,449
COMMERCIAL REAL ESTATE	8,630	8,348
OTHERS (DIRECT & INDIRECT)	5,277	5,564

* Includes Non-Priority Housing Loans

INR Crs

	Mar 2014	Mar 2015
Trade	7,538	5,568
Manufacturing	6,761	6,639
Real Estate	381	265
Buyers Credit	1,752	1,444
Others	2,651	1,528
Total	19,083	15,444

Sector	31.03.2015 Accounts	31.03.2015 Amount	31.03.2015 %
Chemical & Pharma	7	343.23	1.72
Sugar	4	189.34	0.95
Textile	13	740.43	3.71
Iron & Steel	40	3225.64	16.18
Auto & Ancillary	3	309.32	1.55
Paper	5	287.98	1.44
Food Processing	6	444.09	2.23
Engineering	6	777.68	3.90
Telecom	4	429.03	2.15
Metal Processing	5	587.39	2.95
Power	5	1993.47	10.00
Airways	1	712.78	3.57
Electronic & Software	1	25.71	0.13
Cement	2	338.29	1.70
Logistics	1	7.2	0.04
Other industries	32	2696.55	13.52
Sub Total	135	13108.13	65.74

Sector	31.03.2015 Accounts	31.03.2015 Amount	31.03.2015 %
Sub Total	135	13108.13	65.74
SME	166	966.08	4.85
Micro Finance	0	0	0.00
Infrastructure	32	5265.91	26.41
Comm. Real Estate(CRE)	5	76.87	0.39
Trade	13	46.5	0.23
Agriculture	68	280.12	1.40
HL/EDU/Others	36	52.1	0.26
Real Estate (other than CRE)	2	105.99	0.53
Ceramic, Granite, marble	20	23.56	0.12
Gem & Jewels	1	12.67	0.06
GRAND TOTAL	478	19937.93	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 (31.03.2015)	Amount (INR Crs) (31.03.2015)	% to Total
Standard Assets	823	12314	87	260	16075	81
Sub-Standard Assets	335	1560	11	79	1853	9
Doubtful Assets	77	280	2	139	2010	10
Total	1235	14154	100	478	19938	100

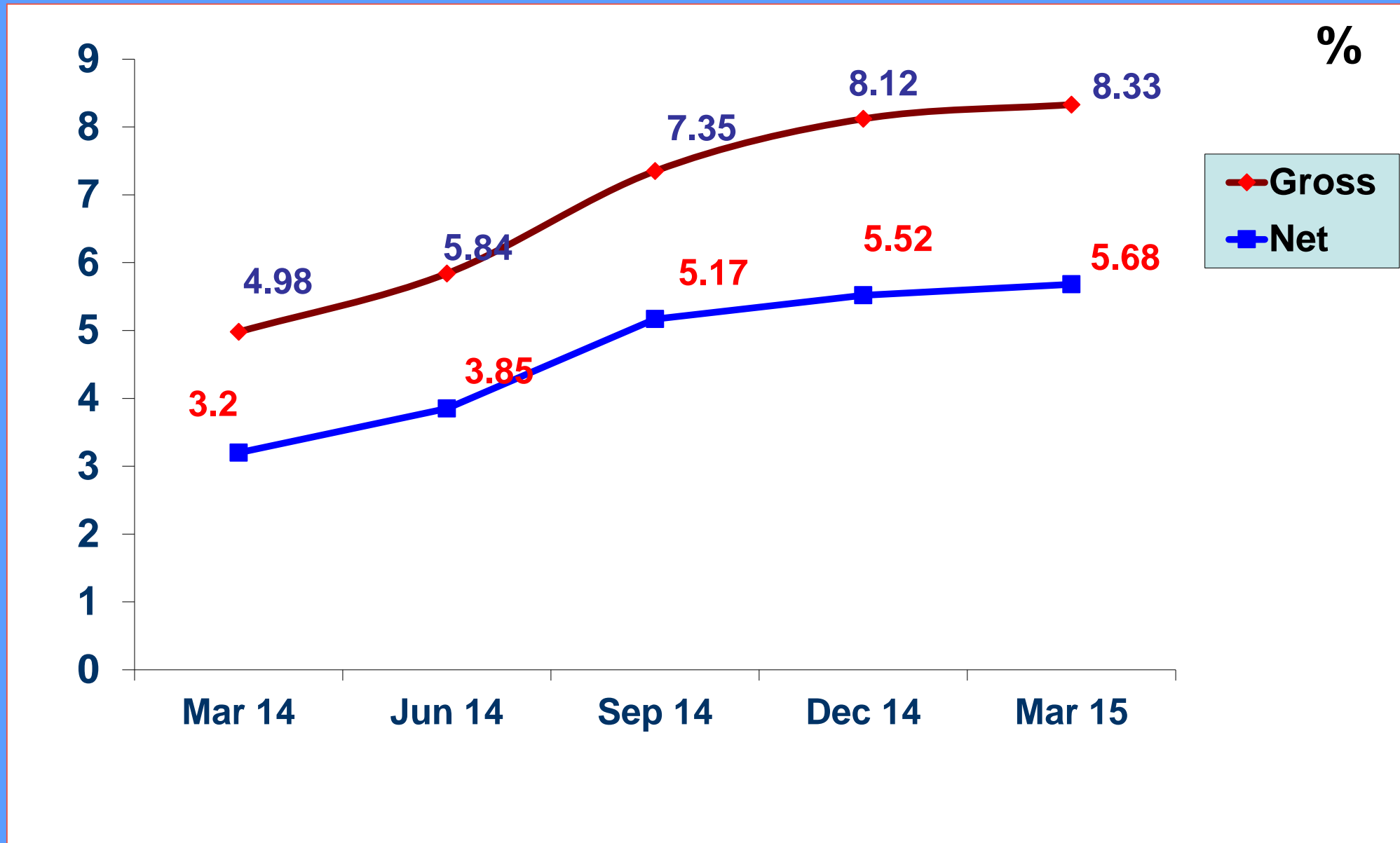
RESTRUCTURED Accounts slipped - (INR 1 Crore & above)-Domestic

	Mar 14	Jun 14	Sep 14	Dec 14	Mar 15
No. of A/cs slipped during the quarter	16	17	12	8	17
Amount in INR Crs	913	590	987	451	1766

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

INR Cr

	Domestic			Foreign	Global
	> 1 crore	< 1 crore	Total		
As on 31.12.2014 O/S	19712.12	78.94	19791.06	447.77	20238.83
Fresh Restructuring during Q4 of 2014-15	2374.17	1.48	2375.65	131.11	2506.76
Less: Recovery/Slippage during Q4 of 2014-15	2195.54	33.223	2228.77	33.27	2262.04
As on 31.03.2015 O/S	19890.75	47.19	19937.94	545.61	20483.55



NPA SEQUENTIAL MOVEMENT

INR Crs

	Mar 2014	Jun 2014	Sep 2014	Dec 2014	Mar 2015
OPENING GROSS NPA	9168	9020	10351	13334	14501
ADD Slippages	2275	2649	4524	2269	2575
LESS					
Cash Recovery	411	266	337	360	595
Upgradation	465	142	464	251	569
Write Off	564	321	292	491	915
Sale to ARC	983	589	448	0	74
Total Reduction in NPA	2423	1318	1541	1102	2153
Total Nettable Credits	3362	3707	4225	4990	5109
NPA Provision	3342	3687	4205	4970	5088
Other Credits	20	20	20	20	21
CLOSING GROSS NPA	9020	10351	13334	14501	14923
Net NPA	5658	6644	9109	9511	9814
Gross NPA Ratio	4.98%	5.84%	7.35%	8.12%	8.33%
Net NPA Ratio	3.20%	3.85%	5.17%	5.52%	5.68%
Provision Coverage Ratio	54.94%	52.85%	48.74%	50.03%	50.92%
NPA of Overseas Branches (included in Gross NPA above)	1182	1570	1826	1820	1769

Sector Wise Break Up of NPAs as of 31.03.2015 (Domestic)

INR Cr

Category	NPA as of 31.03.2015	% to total Domestic NPA
Agriculture	2012.23	15.30
Industry	8384.16	63.74
Services	1780.07	13.53
Personal	976.97	7.43
Total	13153.43	100.00
of Which		
Commercial Real Estate	282.65	2.14

Industry	NPA as of 31.03.2015	Outstanding as of 31.03.2015	% of NPA to the respective outstanding	% to the total Domestic NPA
Iron and Steel	1381.44	11219.66	12.31	10.50
Cotton Textiles/Other Textiles	1065.46	7300.60	14.59	8.10
Other Metal & Metal Products	638.06	2269.60	28.11	4.85
Chemicals, Dyes, Paints etc.	193.79	2521.16	7.69	8.01
Infrastructure	1054.15	28592.82	3.69	8.01
Paper & Paper Products	564.01	1863.71	30.26	4.29
Construction	70.57	998.90	7.06	0.54
Sugar	174.86	1234.26	14.17	1.33
Gems and Jewellery	303.07	917.41	33.04	2.30
Food Processing	894.14	3137.94	28.49	6.80
All Other Industries	2044.61	17579.58	11.63	15.54
Sub Total	8384.16	77635.64		63.74
Others	4769.27	85201.88	5.60	36.26
Total Domestic NPA	13153.43	162837.52		100.00

INR Cr.

Category	Amount
Services(Other than Commercial Real Estate)	278.65
Agriculture	120.38
Personal	102.15
Commercial Real Estate	73.49
Sub Total	574.67
Industry Breakup	
Rubber & Rubber Products	10.11
All Engineering/All other Industries	15.94
Paper	10.46
Other Metals	201.24
Food Processing (other than Sugar, Vegetable oil, vanaspathi and tea)	47.64
Steel	689.82
Textile	195.64
Chemicals, Dyes, Drugs & Pharma	62.58
Other Industry	564.33
Gem and Jewellery	164.25
Sub Total (Industry)	1962.01
Total Slippages – Domestic	2536.68
Overseas	38.09
Total-Global	2574.77

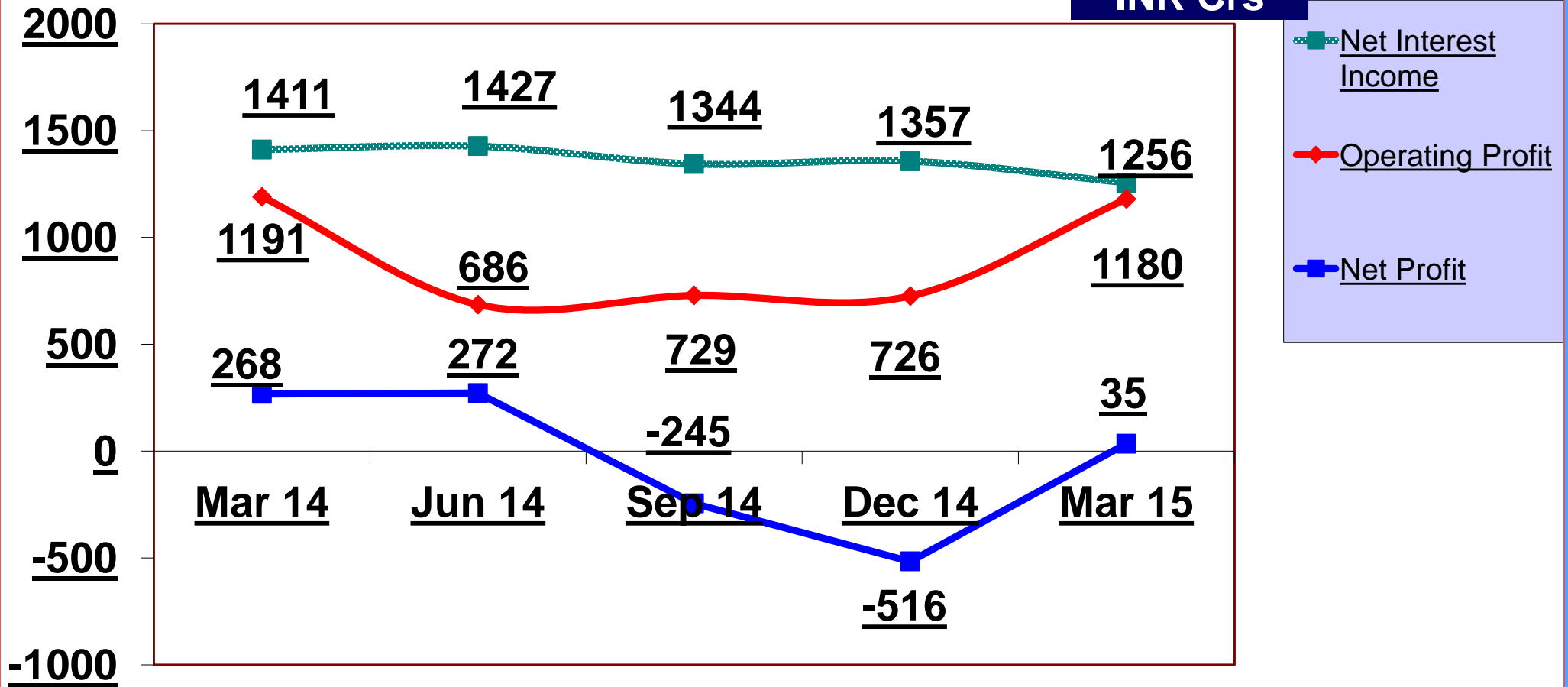
INR Crs

	Mar 2014	Mar 2015
Trade	786.70	1,076.91
Manufacturing	118.45	476.22
Real Estate	64.08	69.93
Others	212.88	145.96
TOTAL	1182.11	1,769.02



Profitability (Quarter Sequential)

INR Crs



INR Crs

	Quarter Ending				
	Mar 14	Jun 14	Sep 14	Dec 14	Mar 15
Interest Earned	5,875	6,007	5,962	6,059	5,909
Interest Expended	4,464	4,580	4,618	4,702	4653
Net Interest Income	1,411	1,427	1,344	1,357	1256
Non Interest Income	601	278	478	588	794
Total Operating Income	2,012	1,705	1,822	1,945	2,050
Operating Expenses	821	1,018	1,093	1,219	869
Operating Profit	1,191	686	729	726	1,180
Total Provision	923	414	975	1242	1,145
Net Profit	268	272	-246	-516	35

INR Crs

Particulars	Q4 13-14	Q4 14-15	Variance %
TOTAL INCOME	6475.93	6704.02	3.52
Interest Earned	5874.75	5909.76	0.60
Other Income	601.18	794.26	32.12
TOTAL EXPENDITURE (excl. provisions and contingencies)	5284.84	5523.85	4.52
Interest Expended	4464.09	4653.99	4.25
Operating Expenses	820.75	869.89	5.99
i) Payments to and provisions for employees	401.11	402.72	0.40
ii) Other Operating Expenses	419.64	467.17	11.33
OPERATING PROFIT (profit bef. provisions and contingencies)	1191.09	1180.17	-ve
Total Provisions and Contingences	922.76	1144.67	24.05
Of which Provisions for NPAs	313.43	1002.92	219.98
Provision for Taxes	175.70	308.45	76.28
Others	433.63	-166.70	-ve
NET PROFIT	268.33	35.50	-ve

PROFIT – Geographical Distribution – Q4

INR Crs

Particulars	Q4 13-14	Q4 14-15	Variance %
OPERATING PROFIT			
Global	1191.09	1180.17	-ve
Domestic	1067.15	1073.76	0.62
Overseas	123.94	106.41	-ve
PROVISIONS			
Global	922.76	1144.67	24.05
Domestic	856.09	1025.09	19.74
Overseas	66.67	119.58	79.36
NET PROFIT			
Global	268.33	35.50	-ve
Domestic	211.05	48.67	-ve
Overseas	57.27	-13.17	-ve

PROFIT - NET INTEREST INCOME

Quarter Ending

INR Crs

Particulars	Mar 14	Jun 14	Sep 14	Dec 14	Mar 15
Total Interest Income	5,875	6,007	5,962	6,059	5,910
Of which					
Int Income from Advances	4,424	4,565	4,504	4,533	4,345
Int. Income from Investments	1,297	1,291	1,324	1,398	1,457
Other Interest Income	153	151	134	128	108
Total Interest Expended	4,464	4,580	4,618	4,702	4,654
Of which					
Int. Expended on Deposits	4,072	4,225	4,301	4,410	4,309
Int. Expended on borrowings	243	206	169	292	344
Other Int. Expenses	149	149	148	0	0.38
NET INTEREST INCOME	1,411	1,427	1,344	1,357	1,256
NET INTEREST MARGIN	2.22%	2.24%	2.07%	2.05%	1.87%
Domestic	2.26%	2.26%	2.09%	2.09%	1.85%
Overseas	1.94%	2.04%	1.91%	1.67%	2.03%

PROFIT - NET INTEREST INCOME

INR Crs

Particulars	Q4 13-14	Q4 14-15	Variance %
Total Interest Income	5874.75	5909.76	0.60
Of which			
Int Income from Advances	4424.20	4344.70	-ve
Int. Income from Investments	1297.25	1456.60	12.28
Other Interest Income	153.30	108.46	-ve
Total Interest Expended	4464.09	4653.99	4.25
Of which			
Int. Expended on Deposits	4072.38	4309.41	5.82
Int. Expended on borrowings	391.31	344.20	-ve
Other Int. Expenses	0.39	0.38	-ve
NET INTEREST INCOME	1410.66	1255.77	-ve
NET INTEREST MARGIN in % (on avg. earning assets)	2.22	1.87%	
Domestic	2.26	1.85%	
Overseas	1.90	2.03%	

PROFIT - NET INTEREST INCOME

INR Crs

Particulars	FY 13-14	FY 14-15	Variance%
Total Interest Income	22683.73	23938.33	5.53
Of which			
Int Income from Advances	17288.80	17951.18	3.83
Int. Income from Investments	5007.75	5469.74	9.61
Other Interest Income	387.18	517.41	27.84
Total Interest Expended	17106.92	18554.38	8.46
Of which			
Int. Expended on Deposits	15408.83	17245.83	11.92
Int. Expended on borrowings	1697.57	1308.51	-ve
Other Int. Expenses	0.52	0.04	-ve
NET INTEREST INCOME	5576.81	5383.95	-ve
NET INTEREST MARGIN in % (on avg. earning assets)	2.28	2.06	
Domestic	2.34	2.07	
Overseas	1.74	1.92	

INR Crs

Quarter Ending

Particulars	Mar 14	Jun 14	Sep 14	Dec 14	Mar 15
Total Non Interest Income	601	278	478	588	794
Of which					
Exchange / Commission	292	236	243	228	295
Profit on Sale of Investments	46	90	46	126	274
Profit on Revaln. Of Investments	0	-253	0	0	0
Recovery in written off Accounts	113	88	55	93	105
Other Non interest Income	150	117	134	141	120

INR Crs

Particulars	FY 13-14	FY 14-15	Variance %
Total Non Interest Income	2169.34	2138.60	-ve
Of which			
Exchange / Commission	929.07	1001.93	7.84
Profit on Sale of Investments	488.80	536.29	9.72
Profit on Revaln. Of Investments	-104.51	-253.48	-ve
Recovery in written off accounts	302.00	341.36	13.03
Other Non interest Income	553.98	512.50	-ve

NET PROFIT (Quarterly Comparison)

INR Crs

Particulars	Quarter Ending				
	Mar 14	Jun 14	Sep 14	Dec 14	Mar 15
OPERATING PROFIT	1191.09	686.41	729.44	726.32	1180.17
Total Provision	922.76	414.69	974.95	1242.35	1144.67
Of which					
NPA	313.43	524.33	845.08	1156.97	1002.92
Counter cyclical Provisioning Buffer	0.00	29.35	-13.50	3.69	0.00
Standard Advances	105.15	15.67	-88.82	-81.62	98.68
Depreciation on Investments	418.08	-505.93	102.12	-11.71	-145.35
Staff Welfare Fund	5.00	4.50	4.50	4.50	4.50
Deferred Tax Liability	-133.00	0.00	0.00	0.00	-614.48
Income Tax	174.98	115.41	82.58	59.31	922.93
Wealth Tax	0.72	0.00	0.00	0.00	0.00
Contingencies	16.36	0.55	1.62	0.40	1.04
Other General Provisions	0.00	0.00	0.00	0.00	0.00
Non Performing Investments	0.00	3.85	10.62	16.60	0.41
Diminution of Securities	-0.18	0.00	0.00	0.00	0.00
Restructured accounts	18.43	226.13	32.82	94.79	-126.58
Other Assets	1.88	0.00	0.78	0.17	0.31
Country-wise risk	1.90	0.83	-2.86	-0.75	0.30
NET PROFIT	268.33	271.72	-245.51	-516.03	35.50

Cost & Yield Ratios (Quarterly Comparison)

	Mar 14	Jun 14	Sep 14	Dec 14	Mar 15
Avg. Cost of Deposits (%)	7.61	7.69	7.69	7.60	7.50
Avg. Yield on Advances(%)	10.07	10.14	9.98	9.97	9.60
Avg. Yield on Investments(%)	7.18	7.23	7.30	7.24	7.04
Avg. Cost of Funds(%)	7.51	7.60	7.59	7.51	7.40
Avg. Yield on Funds(%)	9.01	9.44	9.21	9.16	8.80
Net Interest Margin(%)	2.22	2.24	2.07	2.05	1.87

	Mar 14 (Annual)	Jun 14	Sep 14	Dec 14	Mar 15	Mar 15 (Annual)
Cost to Income Ratio(%)	48.40	59.73	59.99	62.66	42.43	55.83
Return on Assets (%)	0.23	0.39	-ve	-ve	0.05	-ve
Return on Equity (%)	6.70	8.24	-ve	-ve	1.09	-ve
Earning Per share (INR)	4.87	8.80	-ve	-ve	1.15	1.15
Book Value per Share (INR)	105.71	107.86	105.66	101.65	100.75	100.75

INR Crs

	31.03.2014				31.03.2015			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
SLR Investments	10175.35	49086.84	72.92	59335.11	12127.68	53436.39	301.05	65865.12
Of which								
Government. Securities	10123.52	49083.73	72.92	59280.17	12127.66	53433.28	301.05	65861.99
Other Approved Securities	51.83	3.11	0.00	54.94	0.02	3.11	0	3.13
M Duration (for SLR)				5.68				6.04
Non SLR Investments	8346.35	322.08	2.30	8670.73	10084.10	299.92	11.31	10395.33
M Duration (Non SLR)				4.14				3.73
M Duration (Entire Portfolio)	4.06	6.21	5.98	5.66				5.85
Total	18521.70	49408.92	75.22	68005.84	22211.78	53736.31	312.36	76260.44

INR Crs

Type of Investment	Book Value (Gross)	Total Provision
G - Sec	2,520.04	0.27
Bonds - Others	9.40	-
MTN,FCCB	807.46	56.44
Shares	0.10	-
Joint Venture - Malaysia	199.58	-
Total	3,536.58	56.71

CAPITAL ADEQUACY

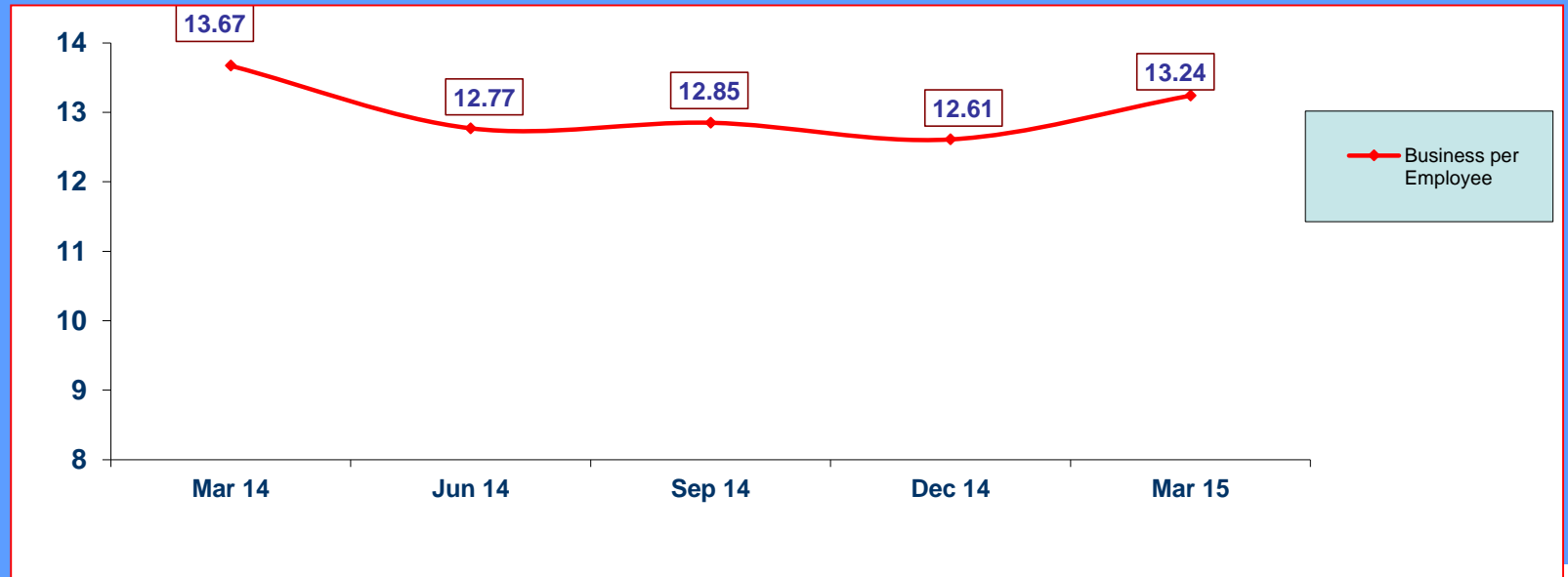
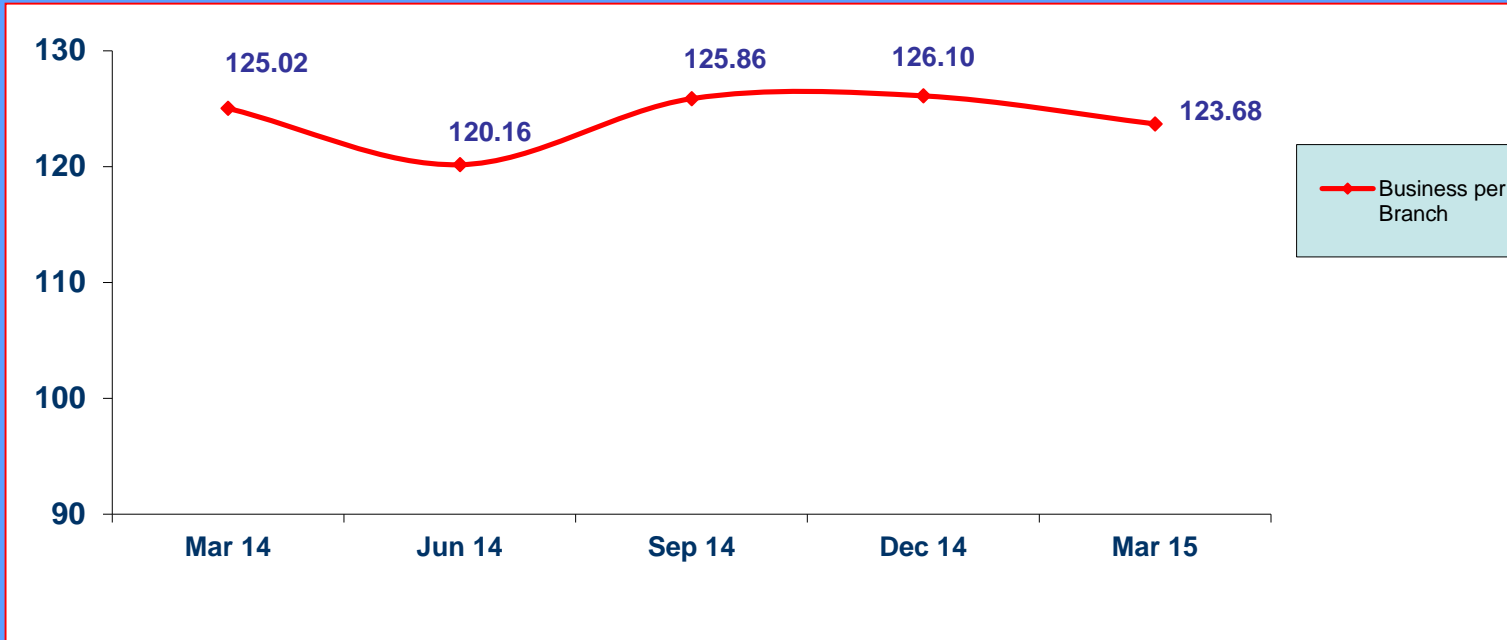
INR Crs

	Mar 14	Jun 14	Sep 14	Dec 14	Mar 15
Tier I Capital					
BASEL II	14068.15				
BASEL III	13853.25	13,910.48	13,910.88	13,915.87	14184.66
Tier II Capital					
BASEL II	6484.32				
BASEL III	6135.49	6,026.92	5,708.60	5,596.26	5459.57
Total Capital					
BASEL II	20552.47				
BASEL III	19,988.73	19,937.40	19,619.48	19,512.13	19644.23
Common Equity Tier I	13,314.25	13,361.48	13,361.88	13,366.87	12733.66
Total Net Assets (Terminal)	2,74,904.84	2,76,240.20	2,80,908.77	2,76,948.97	2,85,636.98
Risk Weighted Assets					
BASEL II	1,84,389.06			1,90,218.10	
BASEL III	1,85,476.43	1,87,945.44	1,90,589.50	1,92,266.93	1,94,334.01
CRAR – TIER I (%)					
BASEL II	7.63			7.39	
BASEL III	7.47	7.40	7.30	7.24	7.30
CRAR – TIER II (%)					
BASEL II	3.52			2.85	
BASEL III	3.31	3.21	3.00	2.91	2.81
CRAR (%)					
BASEL II	11.15			10.24	
BASEL III	10.78	10.61	10.30	10.15	10.11
CET I	7.18	7.11	7.01	6.95	6.55



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	31.03.2014 (Nos.)	31.03.2015 (Nos.)
1	No-Frills SB Accounts Opened	59,21,110	90,29,868
2	General Purpose Credit Cards Granted	4,48,246	4,37,657
3	Branches Under Smart Card Banking	866	1,088
4	Villages Covered Under Smart Card Banking	3,838	4,251
5	Business Correspondents engaged	2,456	2,601
6	Bio-Metric Smart Card issued	11,05,215	16,73,126
7	Smart Card Banking Coverage- Regions	56	56
8	Smart Card Banking Coverage-States/Union Territory	21/2	21/2

IOB-Sampoorna Project – A Total Village Development Project

- IOB Sampoorna is an innovative rural development project aimed at Total Village Development. IOB-Sampoorna is a unique Project encompassing several livelihood initiatives in the villages to ensure all-inclusive growth of rural population.
- It comprises of credit and non-credit components such as Financial Inclusion, I.T. Enabled banking operations with Bio-metric Smart Cards under Business Correspondent model, Tree Planting and Social Forestry, Cleaning Water Bodies, Health Care, Skill Training for youth in computer, Rural Business Process Outsourcing, Promotion of non-conventional energy and Rural Tourism.

Grant Support to IOB-Sampoorna Village Kuthampakkam

- Trust for Village Self Governance (TVSG), a NGO operating in Kuthambakkam village and assisting our Bank in implementing the IOB-Sampoorna scheme successfully in the village. We have provided a grant support of Rs.2,00,000/- (Rupees Two Lakhs Only) to TVSG for establishing the modular concrete materials production cum demonstration centre at Kuthambakkam village.
- The materials produced will be utilized to construct toilet for around 1000 households in the village. For encouraging the villagers to increase the habit of sanitization as envisaged under SWACHH BHARAT mission, the grant support was provided.

Thank You

