



इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

PERFORMANCE ANALYSIS
Q4/FY 2020-21

14.06.2021



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CORE STRENGTHS OF THE BANK



84 Years of Banking Excellence



Strong Presence: 3217 Branches, 3145-ATMs, 2739-BCs, 4 overseas Branches



Robust Rural & Semi-Urban Branch Network



Trust of 39 Million Active Customers



Strong Digital Capabilities



Dedicated & Skilled Workforce of 23579 numbers

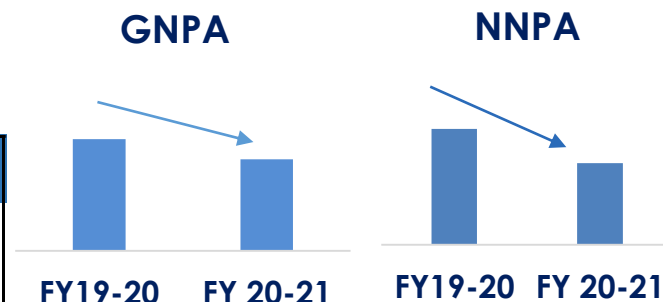
PERFORMANCE HIGHLIGHTS

PERFORMANCE HIGHLIGHTS Q4 2020-21

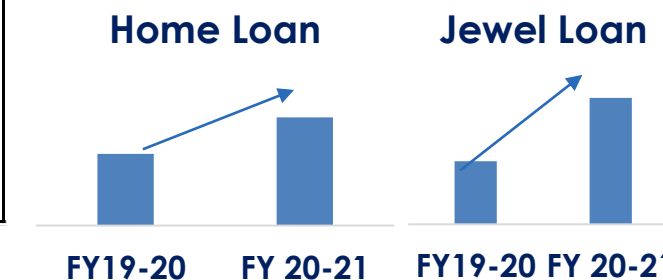
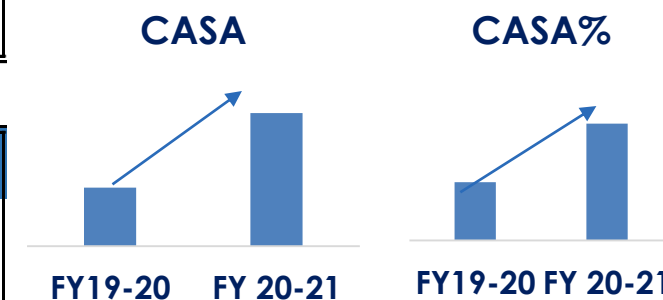
Rs in Crore



| | | FY 19-20 | FY 20-21 | Y-o-Y(%) |
|----------------------|-----------|----------|----------|-----------|
| Asset Quality | Gross NPA | 19913 | 16323 | -18.03 |
| | Net NPA | 6603 | 4578 | -30.67 |
| | GNPA% | 14.78 | 11.69 | (309 bps) |
| | NNPA% | 5.44 | 3.58 | (186 bps) |



| | | FY 19-20 | FY 20-21 | Y-o-Y(%) |
|-----------------|-----------------|----------|----------|----------|
| Business | CASA | 89751 | 102165 | 13.83 |
| | CASA% | 40.26 | 42.52 | 226 bps |
| | Bulk Deposit | 17092 | 8055 | -52.87 |
| | Home Loan | 13487 | 16203 | 20.14 |
| | Jewel Loan | 19015 | 28101 | 47.78 |
| | RAM% (Domestic) | 66.59 | 73.81 | 722 bps |

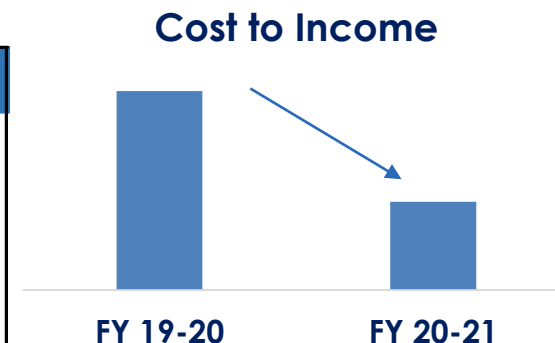


PERFORMANCE HIGHLIGHTS Q4 2020-21

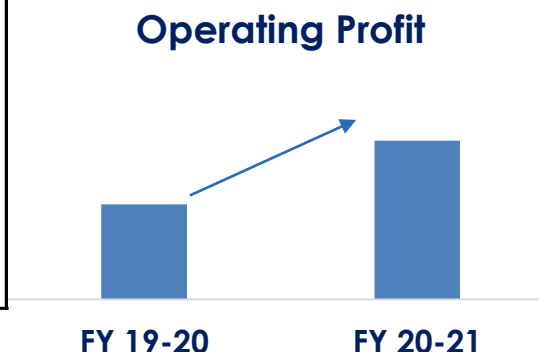
Rs in Crore



| Key Ratios | | FY 19-20 | FY 20-21 | Y-o-Y(%) |
|------------|--------------------|----------|----------|------------|
| | PCR | 86.94 | 90.34 | 340 bps |
| | Capital Adequacy | 10.72 | 15.32 | 460 bps |
| | Cost to Income Rat | 59.21 | 48.54 | (1067 bps) |
| | ROA | -2.95 | 0.31 | - |



| Profitability | | FY 19-20 | FY 20-21 | Y-o-Y(%) |
|-----------------|------------------|----------|----------|----------|
| | NII | 5303 | 5899 | 11.23 |
| | NIM | 2.03 | 2.39 | 36 bps |
| | Other Income | 3306 | 5559 | 68.14 |
| | Operating Profit | 3480 | 5896 | 69.42 |
| Net Profit/Loss | -8527 | 831 | - | |



FINANCIAL PERFORMANCE

FINANCIALS- AT A GLANCE



Rs. in Crore

| Particulars | Quarter | | | Year | | Growth % | | |
|----------------------------|-------------|-------------|-------------|--------------|--------------|------------------------------|------------------------------|------------------------------|
| | Q4 19-20 | Q3 20-21 | Q4 20-21 | FY 19-20 | FY 20-21 | Q4 20-21 Over Q3 20-21 | Q4 20-21 Over Q4 19-20 | FY 20-21 Over FY 19-20 |
| Interest Income | 4442 | 4244 | 4057 | 17406 | 16966 | -4.40 | -8.66 | -2.53 |
| Interest Expenses | 2910 | 2722 | 2654 | 12103 | 11067 | -2.49 | -8.80 | -8.56 |
| Net Interest Income | 1532 | 1522 | 1403 | 5303 | 5899 | -7.82 | -8.42 | 11.23 |
| Non Interest Income | 1042 | 1543 | 2016 | 3306 | 5559 | 30.65 | 93.53 | 68.14 |
| Operating Income | 2574 | 3064 | 3420 | 8609 | 11458 | 11.61 | 30.18 | 32.26 |
| Operating Expenses | 1430 | 1333 | 1695 | 5129 | 5562 | 27.15 | 18.53 | 8.44 |
| Operating Profit | 1144 | 1731 | 1724 | 3480 | 5896 | -0.40 | 50.73 | 69.42 |
| Total Provisions | 1000 | 1518 | 1374 | 12008 | 5065 | -9.48 | 37.40 | -57.82 |
| Net Profit/Loss | 144 | 213 | 350 | -8527 | 831 | 64.31 | 143.05 | - |

TOTAL INCOME

Rs. in Crore



| Particulars | Quarter | | | Year | | Growth % | | |
|----------------------------------|-------------|-------------|-------------|--------------|--------------|------------------------------|------------------------------|------------------------------|
| | Q4 19-20 | Q3 20-21 | Q4 20-21 | FY 19-20 | FY 20-21 | Q4 20-21 Over Q3 20-21 | Q4 20-21 Over Q4 19-20 | FY 20-21 Over FY 19-20 |
| Interest on Loans | 2848 | 2762 | 2446 | 11513 | 10834 | -11.44 | -14.11 | -5.89 |
| Interest on Investment | 1398 | 1413 | 1439 | 5208 | 5712 | 1.84 | 2.93 | 9.67 |
| Other Interest Income | 196 | 68 | 172 | 686 | 420 | 152.94 | -12.24 | -38.77 |
| Total Interest Income | 4442 | 4244 | 4057 | 17406 | 16966 | -4.40 | -8.66 | -2.52 |
| Exchange & Commission | 228 | 236 | 285 | 886 | 949 | 20.76 | 25.00 | 7.11 |
| Profit on Sale of Investment | 233 | 671 | 206 | 601 | 1820 | -69.29 | -11.58 | 202.82 |
| Profit on Exchange | 135 | 135 | 180 | 544 | 603 | 33.33 | 33.33 | 10.84 |
| All other Income | 446 | 501 | 1345 | 1275 | 2187 | 168.46 | 201.57 | 71.53 |
| Total Non Interest Income | 1042 | 1543 | 2016 | 3306 | 5559 | 30.65 | 93.47 | 68.14 |
| Total Income | 5484 | 5787 | 6074 | 20712 | 22525 | 4.96 | 10.76 | 8.75 |

TOTAL EXPENSES



Rs. in Crore IOB

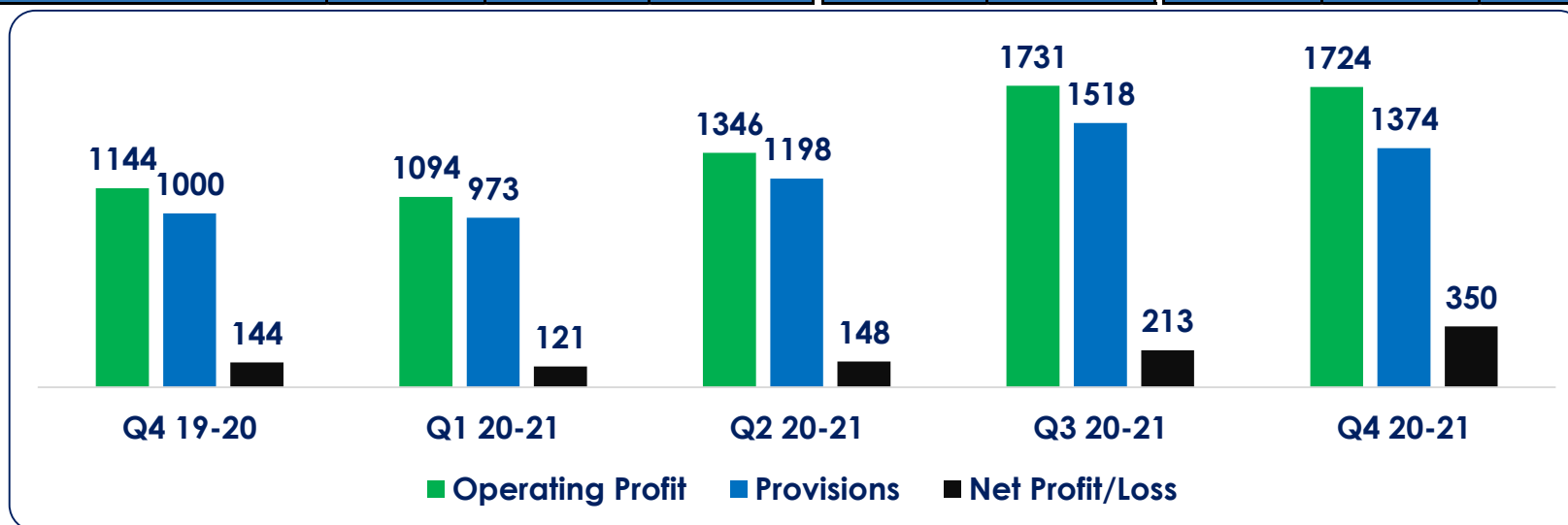
| Particulars | Quarter | | | Year | | Growth % | | |
|--------------------------------|-------------|-------------|-------------|--------------|--------------|------------------------------|------------------------------|------------------------------|
| | Q4 19-20 | Q3 20-21 | Q4 20-21 | FY 19-20 | FY 20-21 | Q4 20-21 Over Q3 20-21 | Q4 20-21 Over Q4 19-20 | FY 20-21 Over FY 19-20 |
| Interest on Deposits | 2795 | 2627 | 2604 | 11571 | 10701 | -0.87 | -6.83 | -7.51 |
| Interest on Borrowings | 116 | 95 | 51 | 533 | 366 | -46.31 | -56.03 | -31.33 |
| Other Interest paid | 0 | 0 | 0 | 0 | 0 | - | - | - |
| Total Interest Expenses | 2910 | 2722 | 2654 | 12103 | 11067 | -2.49 | -8.79 | -8.56 |
| Staff Expenses | 874 | 850 | 1166 | 3241 | 3703 | 37.18 | 33.40 | 14.25 |
| Other Expenses | 555 | 484 | 529 | 1888 | 1859 | 9.30 | -4.68 | -1.53 |
| Operating Expenses | 1430 | 1333 | 1695 | 5129 | 5562 | 27.15 | 18.53 | 8.44 |
| Total Expenses | 4340 | 4055 | 4350 | 17232 | 16629 | 7.27 | 0.23 | -3.50 |

PROVISIONS & PROFIT



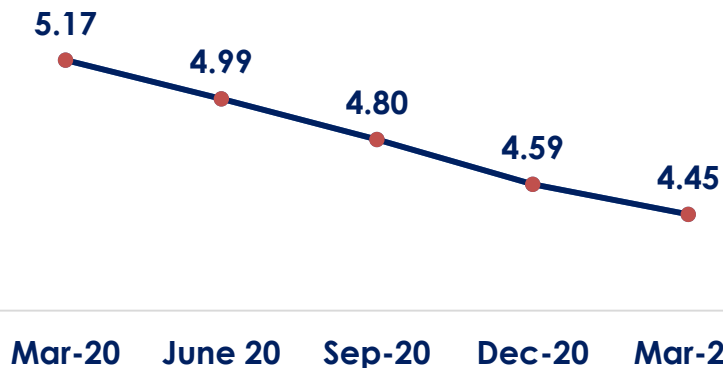
Rs. in Crore IOB

| Particulars | Quarter | | | Year | | Growth % | | |
|-------------------------|-------------|-------------|-------------|--------------|-------------|------------------------|------------------------|------------------------|
| | Q4 19-20 | Q3 20-21 | Q4 20-21 | FY 19-20 | FY 20-21 | Q4 20-21 Over Q3 20-21 | Q4 20-21 Over Q4 19-20 | FY 20-21 Over FY 19-20 |
| Operating Profit | 1144 | 1731 | 1724 | 3480 | 5896 | -0.40 | 50.70 | 69.42 |
| Provisions | 1000 | 1518 | 1374 | 12008 | 5065 | -9.49 | 37.40 | -57.82 |
| of which NPA Provisions | 831 | 898 | 1597 | 11172 | 3943 | 77.84 | 92.17 | -64.71 |
| Other Provisions | 169 | 620 | -222 | 835 | 1122 | - | - | 34.37 |
| Net Profit/Loss | 144 | 213 | 350 | -8527 | 831 | 64.32 | 143.05 | - |

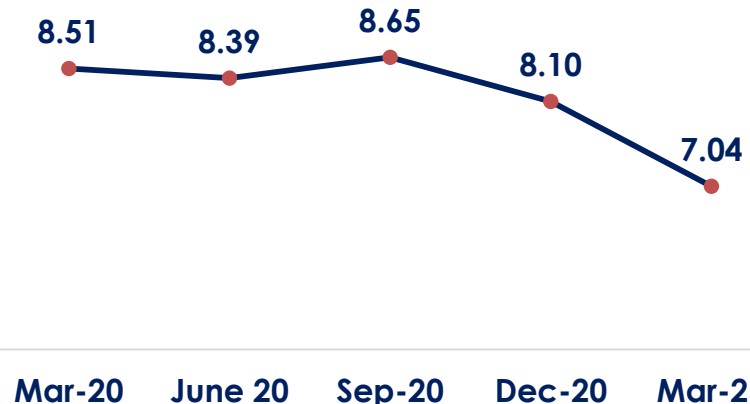


PERFORMANCE RATIOS- QUARTERLY

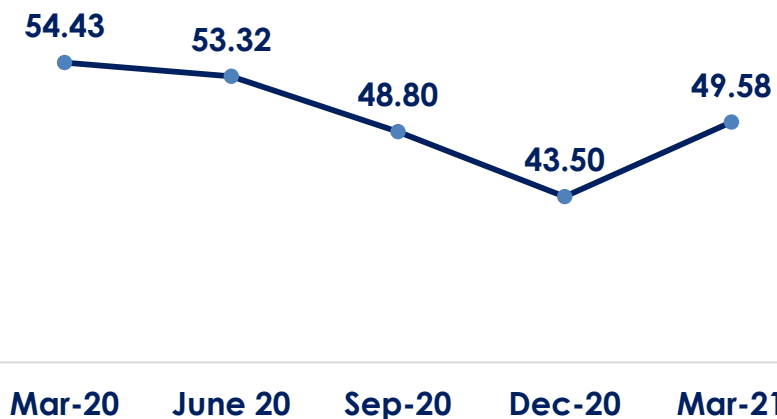
Cost of Deposits



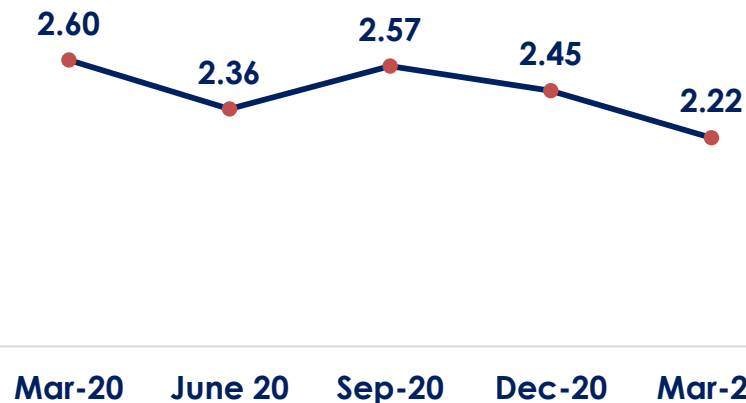
Yield on Advances



Cost to Income



Net Interest Margin



BUSINESS PERFORMANCE & INITIATIVES

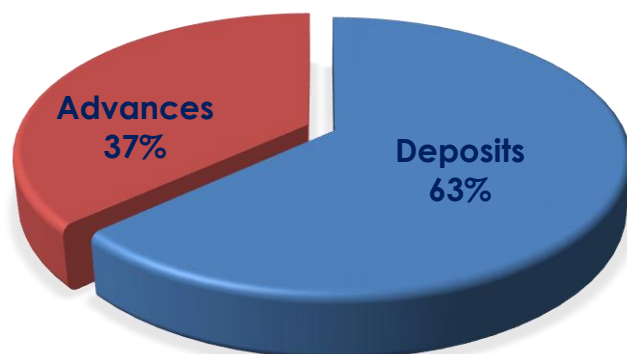
BUSINESS PERFORMANCE- GLOBAL



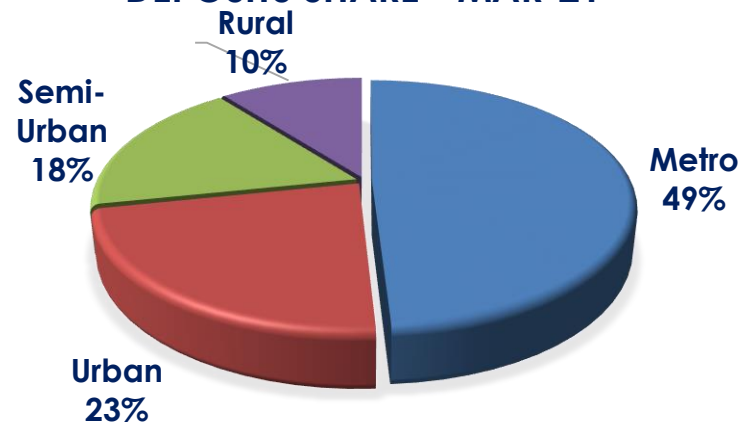
Rs. in Crore

| Particulars | Mar-20 | Dec-20 | Mar-21 | Y-o-Y(%) | Q-oQ(%) |
|------------------------------|---------------|---------------|---------------|-------------|-------------|
| CASA | 89751 | 95830 | 102165 | 13.83 | 6.61 |
| a)Retail Term Deposits | 112265 | 124862 | 126901 | 13.04 | 1.63 |
| b)Bulk Deposits | 17092 | 10096 | 8055 | -52.87 | -20.21 |
| c)Overseas Term Deposits | 3844 | 3328 | 3167 | -17.62 | -4.84 |
| Term Deposits (a+b+c) | 133201 | 138286 | 138123 | 3.70 | -0.12 |
| Total Deposits | 222952 | 234116 | 240288 | 7.78 | 2.64 |
| Advances | 134771 | 137469 | 139596 | 3.58 | 1.55 |
| Business Mix | 357723 | 371585 | 379885 | 6.20 | 2.23 |
| CASA% | 40.26% | 40.93% | 42.52% | 226bps | 158bps |
| CD Ratio% | 60.45% | 58.72% | 58.10% | (235 bps) | (62 bps) |

DEPOSITS ADVANCES SHARE MAR-21



DEPOSITS SHARE - MAR-21



DEPOSITS COMPOSITION



Rs. in Crore

IOB

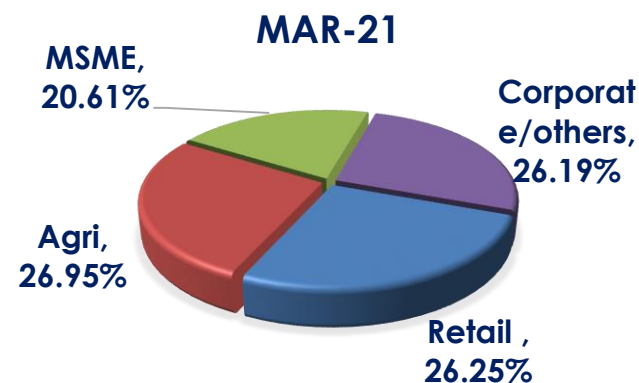
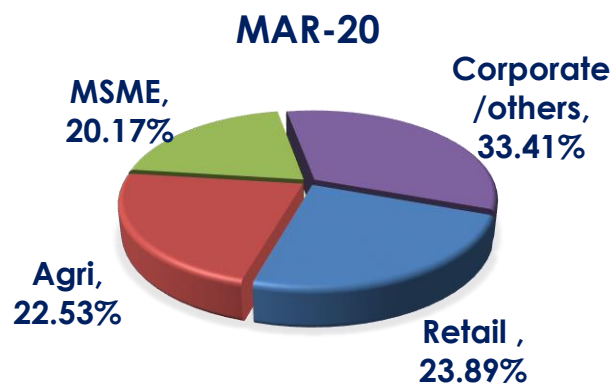
| Parameters | Mar-20 | Dec-20 | Mar-21 | Y-o-Y variation | | Q-o-Q variation | |
|---------------------------|---------------|---------------|---------------|-----------------|--------------|-----------------|--------------|
| | | | | Amount | % | Amount | % |
| Domestic-Deposits | | | | | | | |
| Savings Bank | 75374 | 80024 | 85661 | 10287 | 13.65 | 5638 | 7.05 |
| Current Account | 13297 | 14808 | 14927 | 1630 | 12.26 | 119 | 0.80 |
| CASA | 88671 | 94832 | 100588 | 11917 | 13.44 | 5757 | 6.07 |
| Term Deposits (TD) | 129357 | 134958 | 134956 | 5600 | 4.33 | -2 | 0.00 |
| Deposits | 218028 | 229790 | 235545 | 17517 | 8.03 | 5755 | 2.50 |
| CASA% | 40.67% | 41.27% | 42.70% | 203 bps | | 144 bps | |
| Overseas- Deposits | | | | | | | |
| Savings Bank | 197 | 202 | 297 | 100 | 50.76 | 95 | 47.03 |
| Current Account | 882 | 797 | 1280 | 397 | 45.02 | 483 | 60.59 |
| CASA | 1079 | 998 | 1577 | 497 | 46.05 | 578 | 58.01 |
| Term Deposits | 3844 | 3328 | 3167 | -677 | -17.62 | -161 | -4.84 |
| Global Deposits | | | | | | | |
| CASA | 89751 | 95830 | 102165 | 12414 | 13.83 | 6335 | 6.61 |
| Term Deposits | 133201 | 138286 | 138123 | 4922 | 3.70 | -163 | -0.12 |
| Deposits | 222952 | 234116 | 240288 | 17336 | 7.78 | 6172 | 2.64 |
| CASA% | 40.26% | 40.93% | 42.52% | 226 bps | | 158 bps | |

RISK SPREAD- ASSETS



Rs. in Crore

Domestic Share of Advances



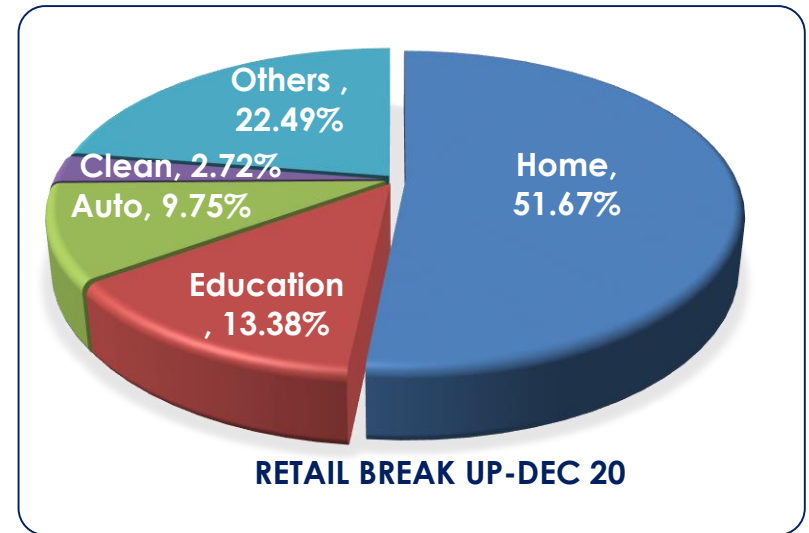
| Parameters | Mar-20 | Dec-20 | Mar-21 | Y-o-Y Growth | | Q-o-Q Growth | |
|--------------------------------|---------------|---------------|---------------|----------------|-------------|-----------------|-------------|
| | | | | Amount | % | Amount | % |
| Retail | 30423 | 32895 | 34196 | 3773 | 12.40 | 1301 | 3.95 |
| Agri | 28694 | 32428 | 35106 | 6412 | 22.35 | 2678 | 8.26 |
| MSME | 25678 | 30191 | 26849 | 1171 | 4.56 | -3343 | -11.07 |
| Corporate/others | 42541 | 33375 | 34116 | -8424 | -19.80 | 741 | 2.22 |
| Domestic Advances | 127336 | 128889 | 130267 | 2931 | 2.30 | 1378 | 1.07 |
| Overseas | 7436 | 8580 | 9329 | 1894 | 25.47 | 750 | 8.74 |
| Global Advances | 134771 | 137469 | 139596 | 4825 | 3.58 | 2128 | 1.55 |
| RAM to Domestic Adv (%) | 66.59% | 74.11% | 73.81% | 722 bps | | (30 bps) | |
| RAM to Global Adv (%) | 62.92% | 69.48% | 68.88% | 596 bps | | (60 bps) | |

RETAIL PERFORMANCE

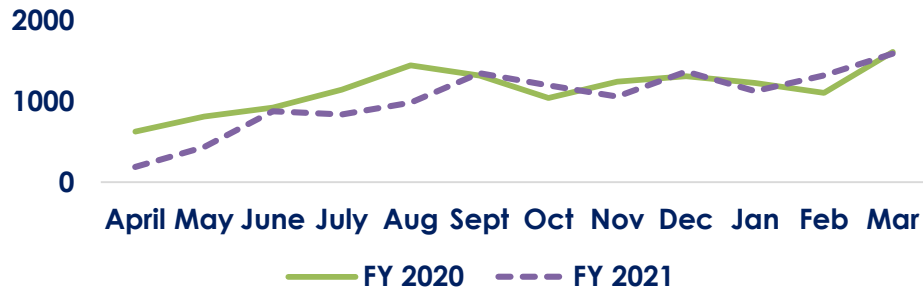


Rs. in Crore

| Period | Domestic Advances | Retail Advances | % Share to Domestic Advances |
|--------|-------------------|-----------------|------------------------------|
| Mar-19 | 146001 | 28867 | 19.77% |
| Mar-20 | 127336 | 30423 | 23.89% |
| Mar-21 | 130267 | 34196 | 26.25% |



Retail loan Sanctions (in Rs Crore)



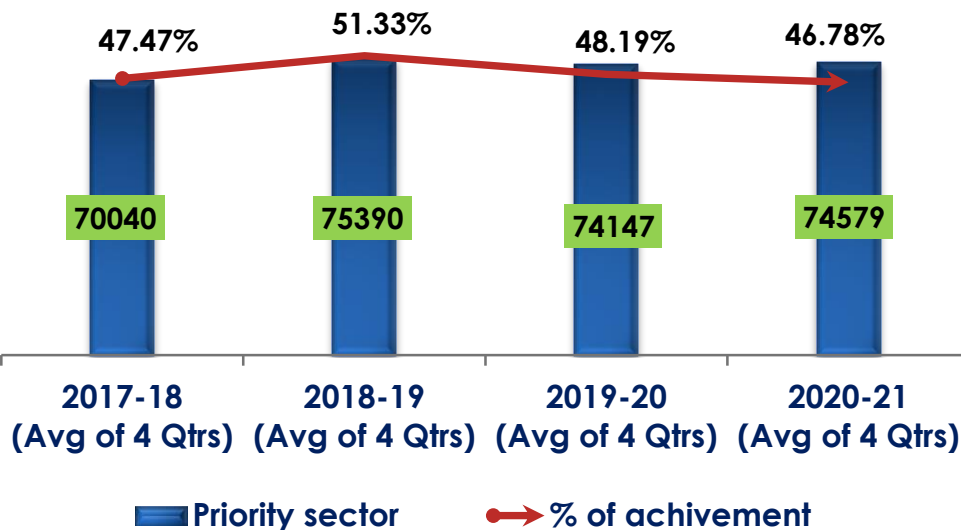
Home loan sanctions (excluding pool buyout) (Rs in Crore)



| Retail Scheme | Mar-19 | Mar-20 | Mar-21 |
|---------------------|--------------|--------------|--------------|
| Home | 13866 | 15092 | 17668 |
| Education | 4854 | 4611 | 4574 |
| Vehicle | 2859 | 2985 | 3333 |
| Clean | 891 | 871 | 929 |
| Others | 6398 | 6864 | 7692 |
| Total Retail | 28867 | 30423 | 34196 |

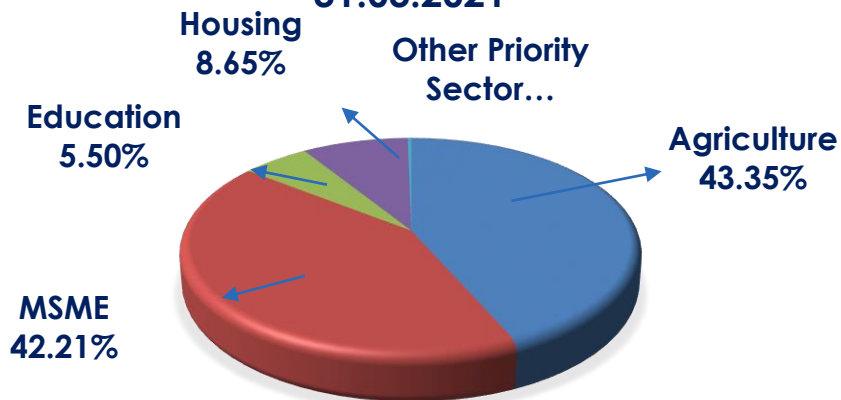
PRIORITY SECTOR ADVANCES - OVERVIEW

Rs. in Crore



| Financial Year | Priority sector Achievement | % of achievement |
|----------------------------|-----------------------------|------------------|
| 2017-18 (Avg of 4 Qtrs) | 70040 | 47.47% |
| 2018-19 (Avg of 4 Qtrs) | 75390 | 51.33% |
| 2019-20 (Avg of 4 Qtrs) | 74147 | 48.19% |
| 2020-21 (Avg of 4 Qtrs) | 74579 | 46.78% |

PRIORITY SECTOR EXPOSURE AS ON 31.03.2021



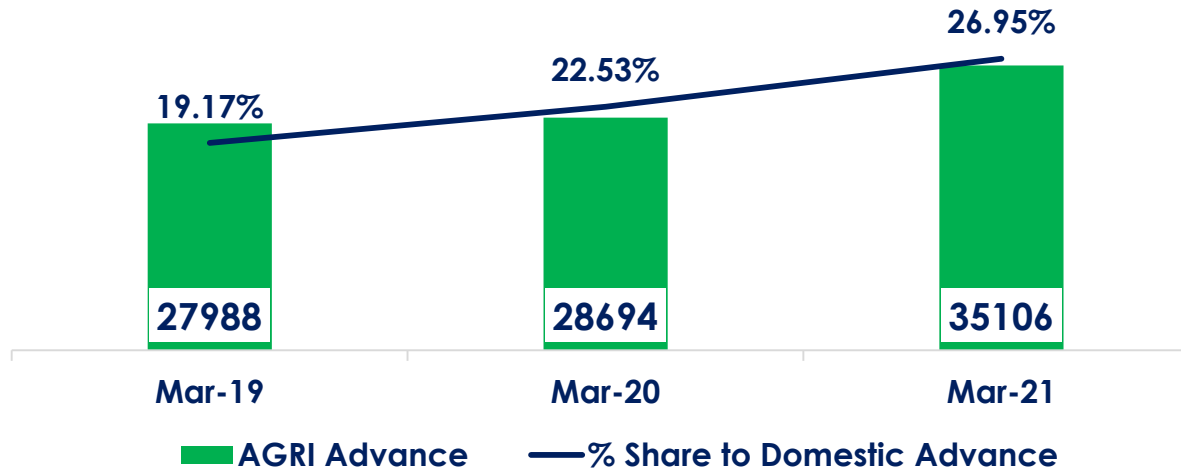
| Priority sector exposure | O/s as on 31.03.2021 | % Share |
|--------------------------|----------------------|----------------|
| Agriculture | 33124 | 43.35% |
| MSME | 32251 | 42.21% |
| Education | 4204 | 5.50% |
| Housing | 6610 | 8.65% |
| Other Priority Sector | 221 | 0.29% |
| Total | 76409 | 100.00% |

AGRICULTURE ADVANCE PERFORMANCE

Rs. in Crore



Share of Agriculture on Domestic Advances



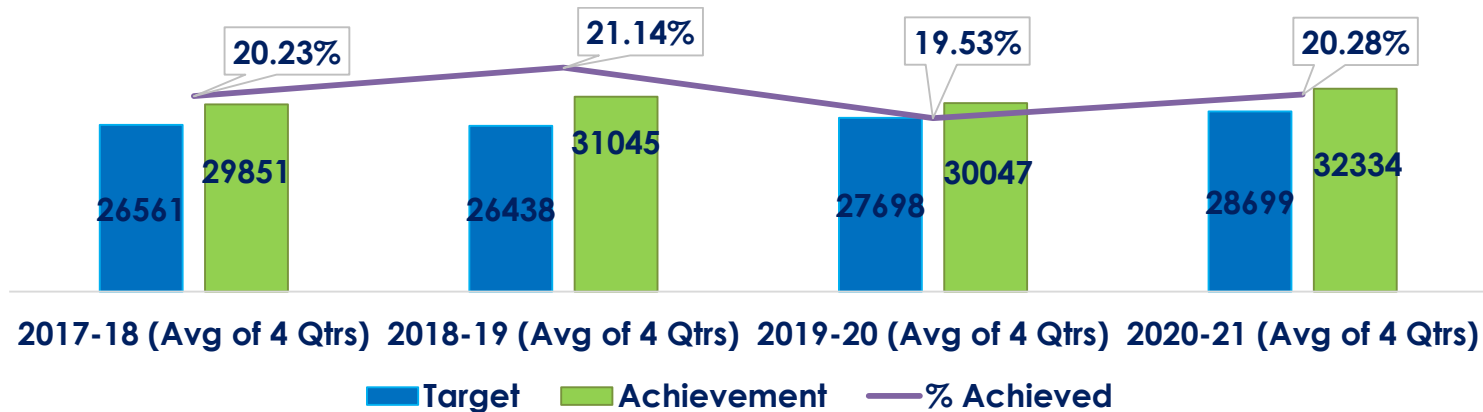
| Period | Domestic Advance | AGRI Advance | % Share to Domestic Advance | Agri Advance (Including RIDF & IBPC) |
|--------|------------------|--------------|-----------------------------|--------------------------------------|
| Mar-19 | 146001 | 27988 | 19.17% | 31511 |
| Mar-20 | 127336 | 28694 | 22.53% | 30220 |
| Mar-21 | 130267 | 35106 | 26.95% | 36480 |

Agriculture advances recorded a **Y-o-Y** growth of **22.34%**

AGRI ADVANCES – PRIORITY SECTOR



Rs. in Crore



| Financial Year | ANBC | Target (18% of ANBC) | Achievement | |
|----------------------------|--------|-------------------------|-------------|--------|
| | | | Amount | % |
| 2017-18 (Avg of 4 Qtrs) | 147560 | 26561 | 29851 | 20.23% |
| 2018-19 (Avg of 4 Qtrs) | 146878 | 26438 | 31045* | 21.14% |
| 2019-20 (Avg of 4 Qtrs) | 153880 | 27698 | 31107# | 20.22% |
| 2020-21 (Avg of 4 Qtrs) | 159442 | 28699 | 32334** | 20.28% |

* After netting off PSLC SF/MF Sale of Rs.1500 Crs during FY 18-19

After netting off PSLC SF/MF Sale of Rs.1600 Crs during FY 19-20

** After netting off PSLC SF/MF Sale of Rs.4000 Crs during FY 20-21

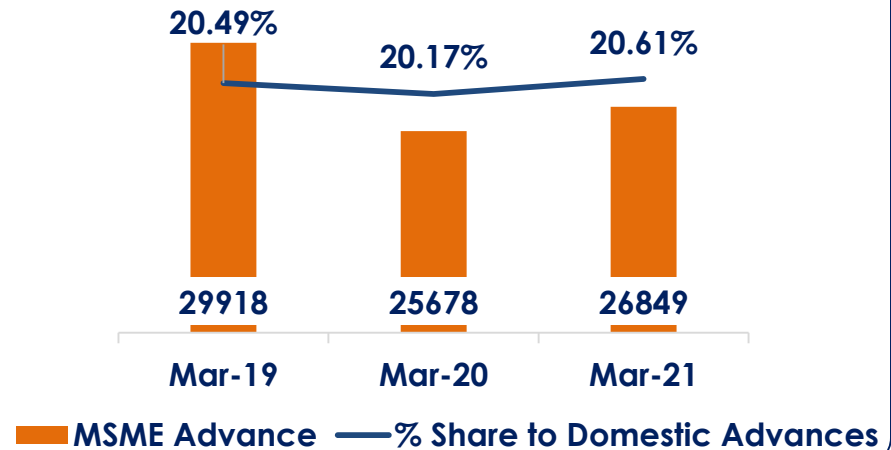
MSME

Rs in Crore

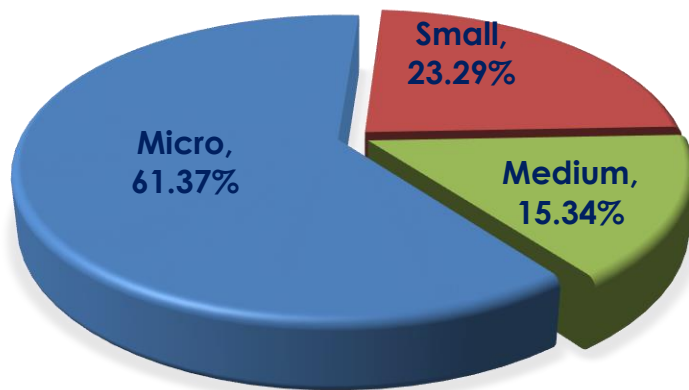


| Period | Domestic Advance | MSME Advance | % Share to Domestic Advances |
|--------|------------------|--------------|------------------------------|
| Mar-19 | 146001 | 29918 | 20.49% |
| Mar-20 | 127336 | 25678 | 20.17% |
| Mar-21 | 130267 | 26849 | 20.61% |

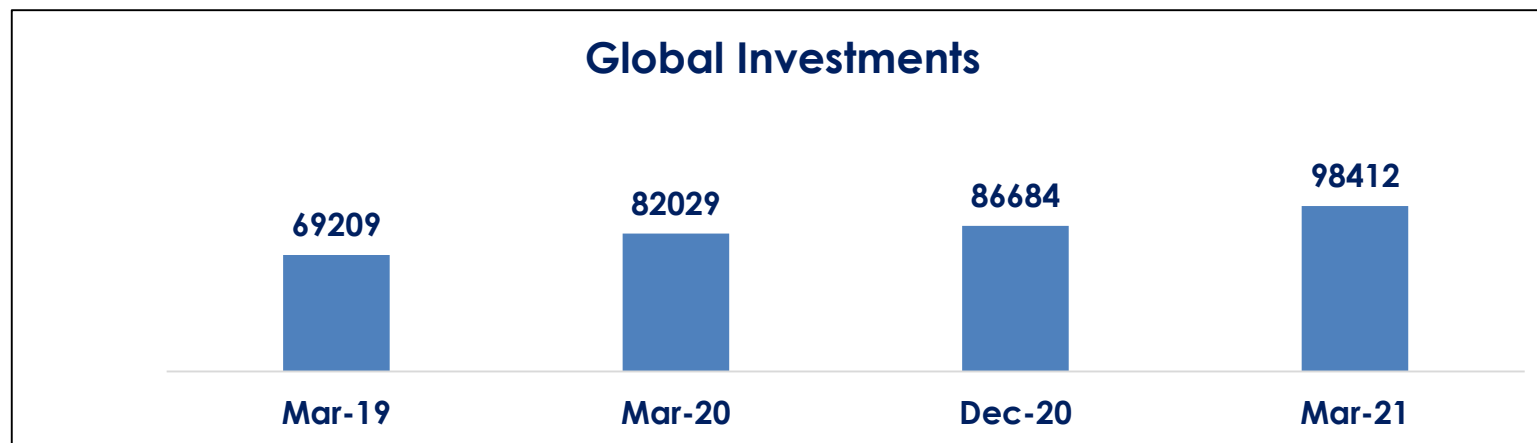
Share of MSME on Domestic Advances



% SHARE OF MSME CREDIT AS ON 31.03.2021



| Category | Mar-19 | Mar-20 | Mar-21 |
|--------------|--------------|--------------|--------------|
| Micro | 11976 | 10507 | 16477 |
| Small | 13926 | 11737 | 6253 |
| Medium | 4016 | 3433 | 4118 |
| Total | 29918 | 25678 | 26849 |



| Parameters | Mar-19 | Mar-20 | Dec-20 | Mar-21 |
|---------------------------------|--------------|--------------|--------------|--------------|
| Domestic Investments | 65380 | 78358 | 83001 | 94686 |
| SLR | 47858 | 51162 | 55562 | 63421 |
| Non SLR | 17522 | 27196 | 27439 | 31265 |
| Held to Maturity | 45975 | 59097 | 64408 | 72184 |
| Available for Sale | 19345 | 19261 | 18593 | 22502 |
| Held for Trading | 60 | 0 | 0 | 0 |
| Investment by Overseas Branches | 3829 | 3671 | 3683 | 3726 |
| Global Investments | 69209 | 82029 | 86684 | 98412 |

INITIATIVES DURING THE YEAR



- ✓ Bank has partnered with M/s SBI General Insurance Co and has signed the Corporate Agency Agreement for General Insurance Business.
- ✓ The Bank has partnered with M/s Max Bupa Health Insurance and has signed the Corporate Agency Agreement for Health Insurance Business.
- ✓ Launch of **“IOB TRENDY”** – specifically designed Savings Bank scheme for the Millennial (*age group 21 years to 38 years*).
- ✓ Formation of **Special SHG Credit Cell** for processing SHG loans from nearby Branches. Bank has also launched special SHG lending schemes under COVID-19 relief packages to SHGs.
- ✓ Introduction of **“IOB-Insta Pension(Covid-19 relief)** loan for providing financial assistance to needy pensioners during the difficult time of pandemic outbreak.
- ✓ Introduction of **IOB Home Advantage** housing loan scheme for purchase/construction of flat/house if applicant/Co-applicant already having 2 housing loans with Banks/Fis.

INITIATIVES DURING THE YEAR



- ✓ As a part of digital loan initiatives **Gold Loans & Loan against Deposits** have been digitized.
- ✓ The Bank has launched “**Online Help Desk-ASK US**” initiative for providing learning opportunities to its employees.
- ✓ A new initiative named “**Learning Additional Regional Languages**” introduced by the Bank for improving customer service.

NPA MANAGEMENT

NPA MANAGEMENT

Rs. in Crore



| Details | Q4 19-20 | Q1 20-21 | Q2 20-21 | Q3 20-21 | Q4 20-21 | FY 19-20 | FY 20-21 |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| i) Opening Gross NPAs | 23734 | 19913 | 18291 | 17660 | 16753 | 33398 | 19913 |
| a. Cash Recoveries | 756 | 150 | 325 | 248 | 490 | 2664 | 1213 |
| b. Upgradation | 227 | 45 | 87 | 157 | 166 | 1247 | 455 |
| c. Write-Offs | 3994 | 1784 | 58 | 252 | 2524 | 16407 | 4618 |
| d. Sale to ARCs | 194 | 0 | 0 | 255 | 168 | 377 | 424 |
| e. Other Reductions | 0 | 0 | 34 | 21 | 0 | 16 | 55 |
| ii) Total Reductions (a+b+c+d+e) | 5171 | 1979 | 504 | 933 | 3349 | 20711 | 6765 |
| iii) a.Fresh Slippages to NPA category | 1293 | 257 | 292 | 295 | 2841 | 6787 | 3684 |
| iii) b.Other Debits | 57 | 101 | -419 | -267 | 78 | 438 | -508 |
| Closing Gross NPAs (i-ii+iii) | 19913 | 18291 | 17660 | 16753 | 16323 | 19913 | 16323 |
| Gross NPA (%) | 14.78 | 13.90 | 13.04 | 12.19 | 11.69 | 14.78 | 11.69 |
| Net NPAs (Absolute) | 6603 | 6081 | 5290 | 3905 | 4578 | 6603 | 4578 |
| Net NPA (%) | 5.44 | 5.10 | 4.30 | 3.13 | 3.58 | 5.44 | 3.58 |
| Provision Coverage Ratio | 86.94 | 87.97 | 89.36 | 91.91 | 90.34 | 86.94 | 90.34 |

SEGMENTAL NPAs



Rs. in Crore

| Segmental NPAs | Mar-20 | | Dec-20 | | Mar-21 | |
|------------------|--------------|---------------|--------------|--------------|--------------|--------------|
| | NPA | Ratio % | NPA | Ratio % | NPA | Ratio % |
| Retail | 793 | 2.61% | 707 | 2.15 | 1310 | 3.83 |
| Agri | 2428 | 8.46% | 2029 | 6.26 | 2608 | 7.43 |
| MSME | 3257 | 12.69% | 3477 | 11.52 | 3272 | 12.19 |
| Corporate | 12206 | 28.69% | 8907 | 26.69 | 7614 | 22.32 |
| Overseas | 1228 | 16.51% | 1633 | 19.03 | 1519 | 16.28 |
| Total | 19913 | 14.78% | 16753 | 12.19 | 16323 | 11.69 |

MOVEMENT OF NPA

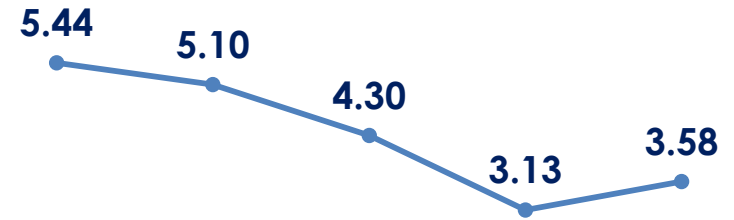


GNPA



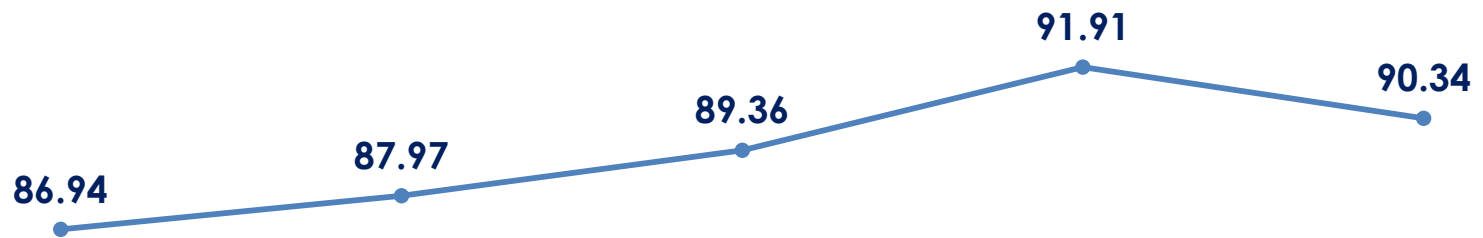
Mar-20 Jun-20 Sep-20 Dec-20 Mar-21

NNPA



Mar-20 Jun-20 Sep-20 Dec-20 Mar-21

PCR



Mar-20 Jun-20 Sep-20 Dec-20 Mar-21

CAPITAL ADEQUACY

CAPITAL CONSERVATION

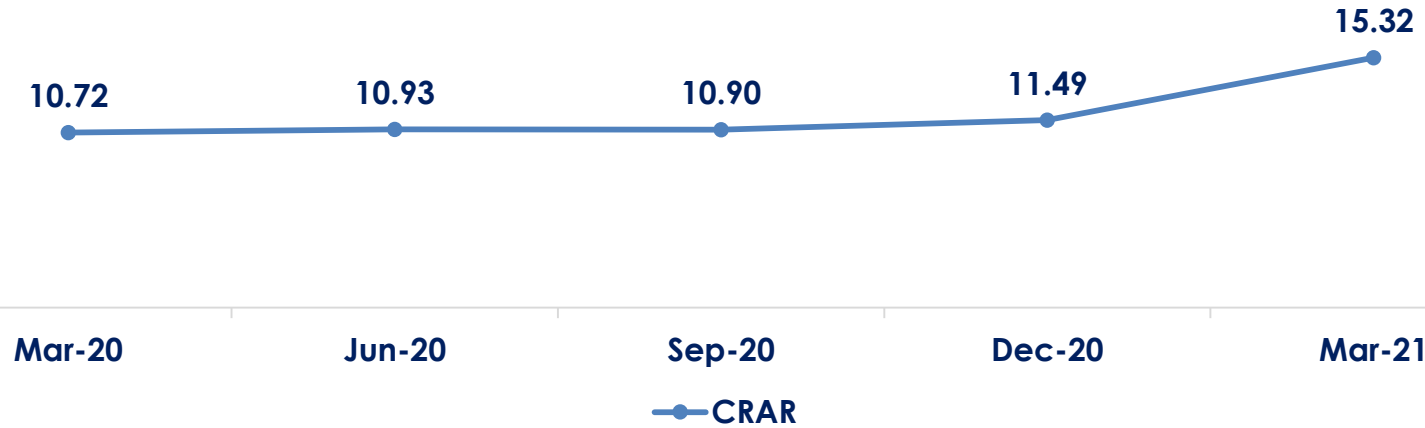
Rs. in Crore



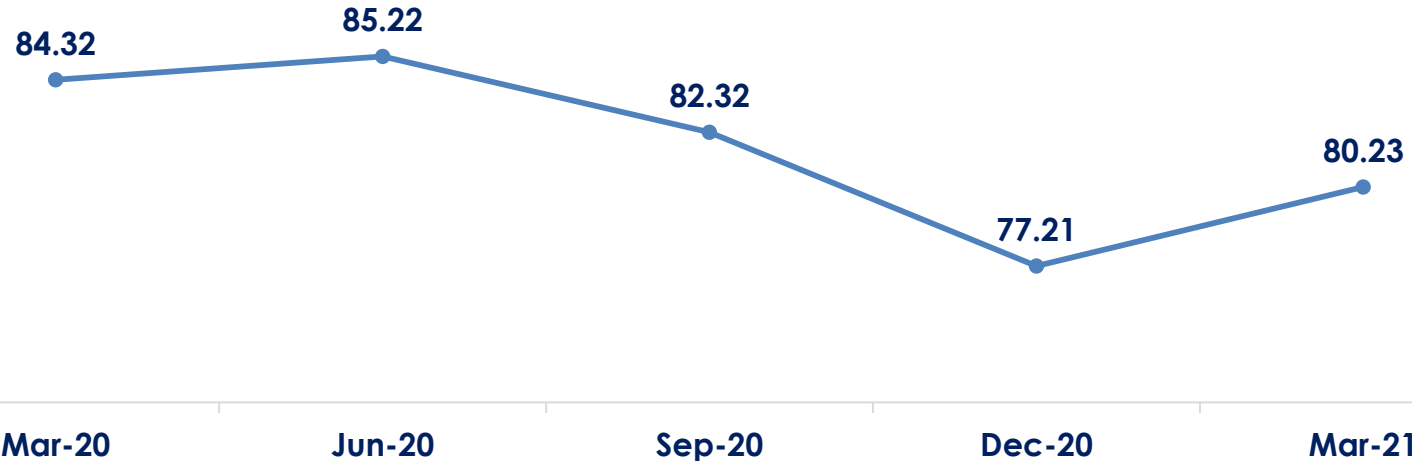
| Particulars | Mar-20 | Jun-20 | Sep-20 | Dec-20 | Mar-21 |
|------------------------------------|---------------|---------------|---------------|---------------|---------------|
| Market Risk RWA | 12316 | 14010 | 15467 | 12072 | 13884 |
| Operational Risk RWA | 16642 | 13217 | 13217 | 10477 | 10477 |
| Credit Risk RWA | 84680 | 84889 | 82831 | 83594 | 87644 |
| Total RWA (A) | 113638 | 112115 | 111515 | 106143 | 112005 |
| CET 1 | 9329 | 9397 | 9325 | 9361 | 14462 |
| CET 1% | 8.21% | 8.38% | 8.36% | 8.82% | 12.91% |
| Tier 1 | 9329 | 9397 | 9325 | 9361 | 14462 |
| Tier 1% | 8.21% | 8.38% | 8.36% | 8.82% | 12.91% |
| Tier 2 | 2852 | 2855 | 2828 | 2838 | 2695 |
| Tier 2% | 2.51% | 2.55% | 2.54% | 2.67% | 2.41% |
| Total Capital (B) | 12181 | 12252 | 12153 | 12199 | 17158 |
| CRAR (B/A) | 10.72% | 10.93% | 10.90% | 11.49% | 15.32% |
| Total RWA to Advance Ratio | 84.32% | 85.22% | 82.32% | 77.21% | 80.23% |
| Credit RWA to Advance Ratio | 62.83% | 64.52% | 61.14% | 60.81% | 62.78% |

MOVEMENT OF RWA & CRAR

CRAR



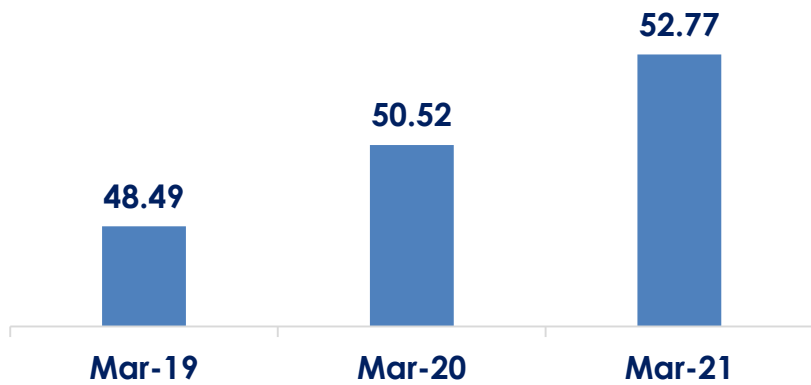
Total RWA to Total Assets Ratio



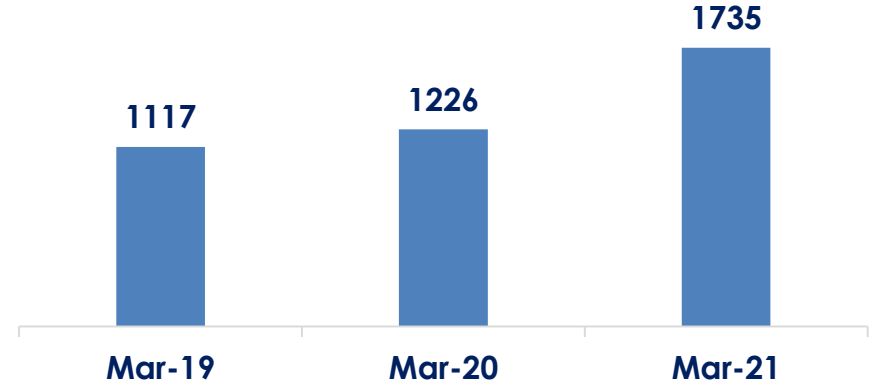
FINANCIAL INCLUSION & CUSTOMER SERVICE

FINANCIAL INCLUSION

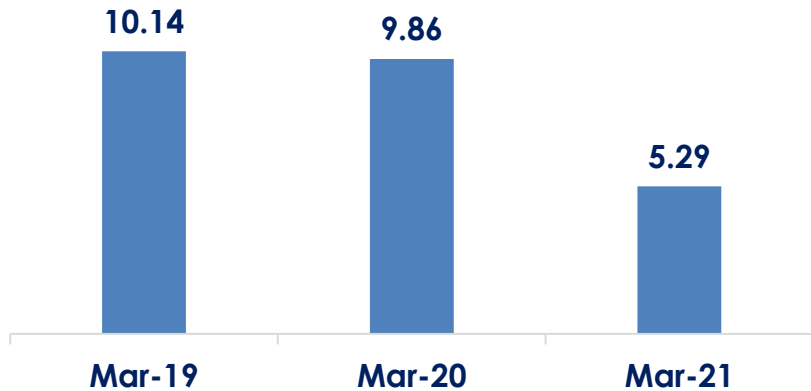
PMJDY Account (Number in Lakhs)



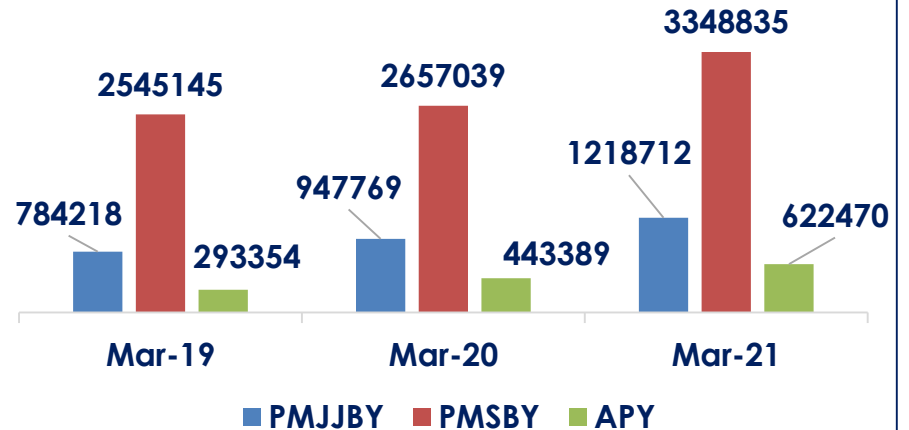
PMJDY Account Balance Rs in Cr



No in Lakhs PMJDY Zero balance Accounts



Jan Suraksha Schemes (in Nos.)





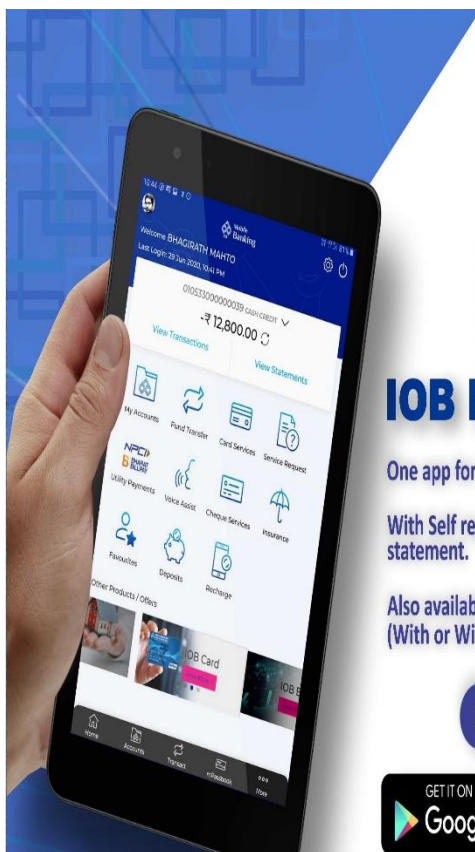
PSB alliance Door Step Banking: Door Step Banking enabled in select 100 centres. Non Financial Transactions started from 09.09.2020. Financial transactions i.e. Cash withdrawal started from 15.10.2020. Cash Deposit facility is under process. Submission of Digital Life certificate through DSB started from 21.11.2020



Phone Banking (IVRS facility through Toll free number 18008904445 & 18004254445)

- IVRS Phase 1 launched in September 2020 & IVRS Phase 2 launched in December 2020

DIGITAL INITIATIVES



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

आपकी प्रगति का सच्चा साथी
Good people to grow with



IOB Mobile App

One app for all banking needs.

With Self registration, mPassbook and Account statement.

Also available for all account view option
(With or Without Fund Transfer)

Download now




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Good people to grow with



INTERNET BANKING

at your doorstep...



Personal Banking

For Individual and Proprietorship Account



Corporate Banking

For other than Individual and Proprietorship Account



DIGITAL INITIATIVES ACROSS THE SEGMENTS

- Developed end to end digital lending platform for Gold loan and loan against deposit.
- Staff loans are fully digitised and are processed through online mode.

- HRMS & Treasury Solutions are fully in house developed.
- system integration of the General Insurance Products of M/s Universal Sompo General Insurance Co Ltd

- Online System for Processing MSME Loans up to reduce turnaround time.
- Loan Origination is enable for Online processing of PMSVANidhi
- MSME Online Application/ Tracking in corporate website

96% of retail loans in personal segment are processing through REAP.

More than 13% of personal loan segment are sanctioned through LMS (Lead Management System)

On line loan processing and integration for KCC loans.
Online jewel loan application facility

- In-house developed Standardized Public Grievance Redressal system directly accessible by the customers.

BHIM Aadhaar Pay

Both Onus and offus transactions are accepted.

IOB PAY

Targeted to enable Online Payments for different type of merchants with or without merchant web site.

Internet Banking application with 10 regional languages






Mobile Banking with number of 36 lakh registrations with 30,000 average daily transactions

BHIM (NPCI)/ BHIM IOBUPI

Number of registrations 40 lakhs with average daily transactions 15.00 lakhs

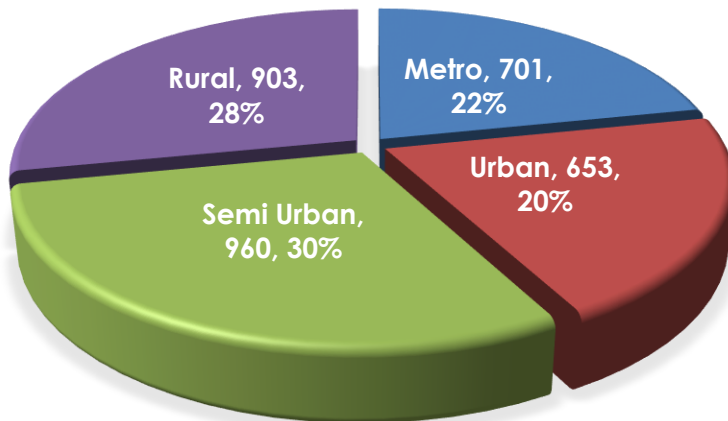
CUSTOMER TOUCH POINTS

| Domestic Presence | Mar-19 | Mar-20 | Mar-21 |
|--|--------|--------|--------|
|  Branches | 3280 | 3270 | 3217 |
|  ATM | 3450 | 3032 | 3145 |
|  BC | 2705 | 2795 | 2739 |

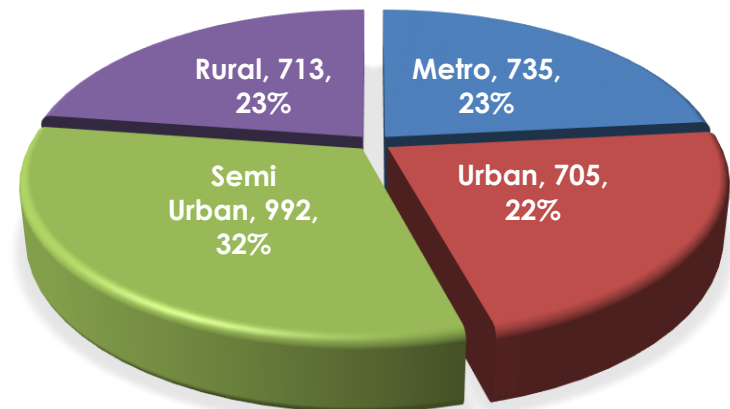
Cost optimization Measures

During the year under review (FY 2020-21), the Bank has merged 53 Branches with other existing branches and closed 7 Zonal Offices and 1 Satellite Office.







MAR-21 BRANCHES



MAR-21 ATM



GLOBAL FOOTPRINTS

| | | | | |
|------------------------------|---|---|--|--|
| Overseas Branches |  Singapore |  Hong Kong |  Colombo |  Bangkok |
| JV Subsidiary |  Malaysia | | | |
| Remittance Centre |  Singapore- Serengoon Road | | | |

STRATEGIC INVESTMENTS–JOINT VENTURE

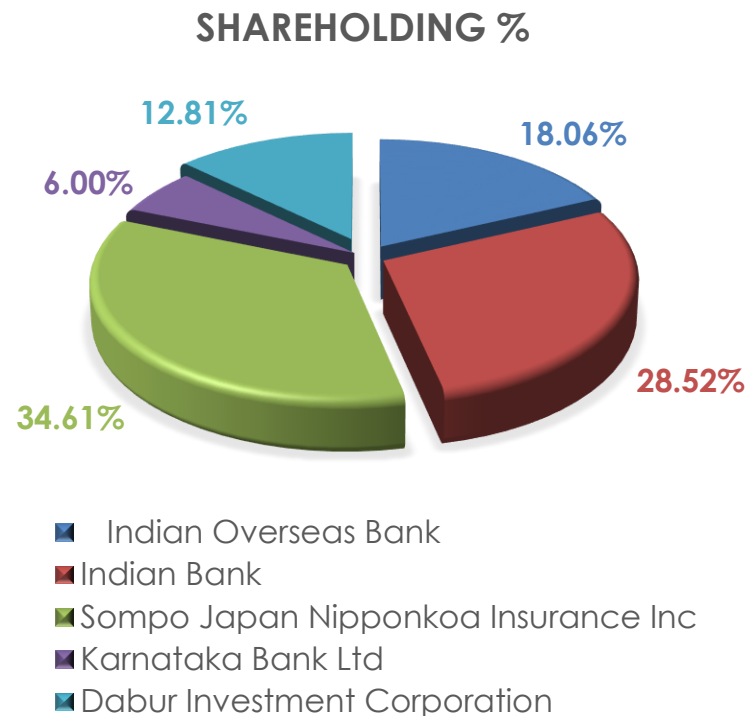
- ✓ Indian Overseas Bank (35%) has a Joint Venture Bank in Malaysia with Bank of Baroda(40%) and Union Bank of India (25%), named “India International Bank (Malaysia) Berhad”

STRATEGIC INVESTMENTS – JOINT VENTURE



IOB entered into Non Life Insurance Business with Universal Sompo General Insurance (USGI) Company Limited with equity participation of **18%** along with the other Banks and Institutions

| Name of Entity | Shareholding % | Investment |
|-------------------------------------|----------------|------------|
| Indian Overseas Bank | 18.06% | 66 |
| Indian Bank | 28.52% | 105 |
| Sompo Japan Nipponkoa Insurance Inc | 34.61% | 127 |
| Karnataka Bank Ltd | 6.00% | 22 |
| Dabur Investment Corporation | 12.81% | 47 |
| Total | 100.00% | 368 |



- USGIC has entered into Bancassurance tie up with Indian Bank, IOB & Karnataka Bank.
- IOB entered into Corporate Agency arrangements with effect from 20th December 2008 for distribution of USGI products.

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

Thank You

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