



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

Good People to Grow With

Touching Hearts Spreading Smiles

since 1937

Presentation to Analysts

September 2015

(in INR)



Continuing Tradition 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
2015-16	As on 30.09.2015 Total Deposit INR 2,33,026 cr.; Total Advances INR 1,76,516 cr. Total Business Mix is at INR 4,09,542 cr. No. of Branches - 3407
	IOB adjudged1) Skoch Order of Merit for Financial Inclusion & Automated Data Flow/MIS Project 2) IBA award for The Best use of Data

Consolidated Change in Shareholding Pattern as on 30.09.2015

DIVIDEND DECLARED AND PAID

CATEGORY	NO. OF HOLDERS	TOTAL SHARES	% TO EQUITY
Promoter	1	911710848	73.80
Resident	245608	103239823	8.36
FI	22	175753753	14.23
Insurance Companies	4	4681678	0.38
FII	41	14138144	1.14
NRI	2620	5006517	0.41
Corporate Body	1492	10837498	0.87
Corporate Body – OCB	1	48000	0.00
Clearing Member	127	557675	0.05
Mutual Funds	6	5407577	0.44
Trusts	17	432401	0.04
Bank	14	1471805	0.12
Foreign Portfolio Investor	9	2062596	0.16
TOTAL	249962	1235348315	100

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%
2014-15	-	-



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 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 INR1.42 crore in the current financial year up to 30.09.2015 compared to INR 1.55 crore in the corresponding period of last year from Health Care Policies
- During the current year up to 30.09.2015, the Bank earned commission from Non Life Sompo (Asset) insurance INR 5.14 crore compared to INR 4.72 crore up to 30.09.2014

- @ Business touched INR 4,09,542 Crores
- @ Deposits stood at INR 2,33,026 Crores
- @ CASA stood at 26.14%
- @ Advances stood at INR 1,76,516 Crores
- @ Operating Profit for Q2 15-16 is INR 990 Crores
- @ Net Loss for Q2 15-16 stands at INR 551 Crores
- @ Provision Coverage Ratio stood at 49.98 %

- **CORE BANKING SOLUTION:**

- The latest Finacle version 10.2.17 is being implemented by the Bank. Under the accelerated rollout plan the original schedule of 20 months has been reduced to 9.50 months. Accordingly certain steps were taken both by the Bank as well as the System Integrator to meet out the time lines and try to complete the migration in a shorter duration.

- **Implementation status:**

- The first set of 5 branches went live on 28.09.2015.
- With regard to alternative delivery channels, Internet Banking (restricted facilities), NEFT/RTGS, ATM, Mobile Banking have also been integrated and activated. The overseas direct remittance system also has been integrated to work with both Finacle and Crown CBS without any change in the overseas vendor's side software, thereby saving an amount of approx.. \$\$ 60,000.00.

- **Establishment of Help Desk:**

- To take care of the support requirements of Finacle branches, a separate Help Desk has been established with 24 hands by System Integrator M/s. HP Ltd. The strength of the Help Desk will be increased gradually in line with the migration of branches

Major Business Parameters

Quarter ending

INR Crs

Key Performance indicators	Sep 14	Dec 14	Mar 15	Jun 15	Sep 15
Business Mix	420739	411355	425090	407027	409542
Deposits	239224	232823	246049	232064	233026
Advances (Gross)	181515	178532	179041	174963	176516
Operating Profit	729	726	1180	556	990
Net Profit	-246	-516	35	15	-551
N I M (%)	2.07	2.05	1.87	1.92	2.03
Gross NPA	13334	14501	14922	16451	19424
Net NPA	9109	9511	9813	10640	12539
Return on Assets (%)	-ve	-ve	0.05	0.02	-ve
Return on Equity (%)	-ve	-ve	1.09	0.47	-ve
Book Value (INR)	105.66	101.65	100.75	100.90	96.44

Deposits & Advances

INR Crs

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Indian Overseas Bank



Particulars	30.09.2015	30.09.2014	31.03.2015
DEPOSITS	2,33,026	2,39,224	2,46,049
Current	12,080	12,289	14,641
Savings	48,844	44,553	47,101
Term Deposit	1,72,102	1,82,382	1,84,307
CASA	60,924	56,842	61,742
CASA RATIO	26.14	23.76	25.09
ADVANCES	1,76,516	1,81,515	1,79,041
BUSINESS MIX	4,09,542	4,20,739	4,25,090
CD RATIO	75.75	75.88	72.77

Particulars	METRO	Urban	Semi Urban	Rural
DEPOSITS	1,30,332	52,289	27,215	17,196
%	57	23	12	8
ADVANCES	91,000	34,402	19,056	15,342
%	57	21	12	10

Key Sectors (Domestic Credits)

INR Crs

Sector	Sep 14	Mar 15	Sep 15
Agriculture	27,576	29,236	27,864
SME	24,018	26,161	28,416
of Which Micro	11,101	11,958	11,884
Retail Credit	17,520	17,531	20,512

Retail Credit (Breakup)

INR Crs

Sector	Sep 14	Mar 15	Sep 15
Retail Credit	17,520	17,531	20,512
of Which			
- Housing Loans	6,524	6,821	7,380
- Misc. CC	1,369	1,433	1,621
- Pushpaka - Vehicle Loan	1,229	1,337	1,437
- Educational Loan	3,823	3,958	4,365
- Others	1,184	1,308	1,393
- Jewel Loan to Others	3,391	2,675	4,316

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	Sep 14	Mar 15	Sep 15
CAPITAL MARKET	684	533	586
REAL ESTATE	22,382	23,361	23,814
of Which			
HOUSING LOAN*	8,977	9,449	10,225
COMMERCIAL REAL ESTATE	8,752	8,348	7,564
OTHERS (DIRECT & INDIRECT)	4,653	5,564	6,025

* Includes Non-Priority Housing Loans

Overseas Advances - Breakup

INR Crs

Sector	Sep 14	Mar 15	Sep 15
Trade	7,412	5,568	5,569
Manufacturing	7,204	6,639	5,437
Real Estate	205	265	265
Buyers Credit	2,010	1,444	4,421
Others	1,527	1,528	1,979
Total	18,358	15,444	17,671



Sector	31.03.2015 Accounts	31.03.2015 Amount	31.03.2015 %	30.09.2015 Accounts	30.09.2015 Amount	30.09.2015 %
Chemical & Pharma	7	343.23	1.72	8	395.95	1.82
Sugar	4	189.34	0.95	4	178.53	0.82
Textile	13	740.43	3.71	15	750.20	3.44
Iron & Steel	40	3225.64	16.18	44	3471.93	15.92
Auto & Ancillary	3	309.32	1.55	3	324.71	1.49
Paper	5	287.98	1.44	5	250.33	1.15
Food Processing	6	444.09	2.23	6	601.40	2.76
Engineering	6	777.68	3.90	10	1332.63	6.11
Telecom	4	429.03	2.15	3	176.08	0.81
Metal Processing	5	587.39	2.95	7	776.72	3.56
Power	5	1993.47	10.00	5	1766.66	8.10
Airways	1	712.78	3.57	1	1215.86	5.57
Electronic & Software	1	25.71	0.13	1	25.71	0.12
Cement	2	338.29	1.70	4	456.62	2.09
Logistics	1	7.20	0.04	1	6.77	0.03
Other Industries	32	2696.55	13.52	19	1190.50	5.46
Sub Total	135	13108.13	65.74	136	12920.60	59.25

Contd.....

Sector	31.03.2015 Accounts	31.03.2015 Amount	31.03.2015 %	30.09.2015 Accounts	30.09.2015 Amount	30.09.2015 %
Sub Total	135	13108.13	65.74	136	12920.60	59.25
SME	166	966.08	4.85	147	790.66	3.62
Infrastructure	32	5265.91	26.41	39	7503.67	34.40
Comm. Real Estate(CRE)	5	76.87	0.39	4	59.93	0.27
Trade	13	46.50	0.23	14	60.52	0.28
Agriculture	68	280.12	1.40	69	315.48	1.45
HL/EDU/Others	36	52.10	0.26	36	55.43	0.25
Real Estate (Other than CRE)	2	105.99	0.53	2	100.47	0.46
Ceramic, Granite, Marble	20	23.56	0.12	3	7.83	0.04
Gem & Jewels	1	12.67	0.06	0	0.00	0.00
GRAND TOTAL	478	19937.93	100	450	21814.59	100

Asset Classification wise details of Restructured Accounts Outstanding

Asset Classification	No. of Accounts (31.03.2015)	Amount (INR Crs) (31.03.2015)	% to Total	No. of Accounts (30.09.2015)	Amount (INR Crs) (30.09.2015)	% to Total
Standard Assets	260	16075	81	213	15722	72
Sub-Standard Assets	79	1853	9	91	2829	13
Doubtful Assets	139	2010	10	146	3263	15
Total	478	19938	100	450	21814	100

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

	Sep 14	Dec 14	Mar 15	Jun 15	Sep 15
No. of A/Cs Slipped during the quarter	12	8	17	28	63
Amount in INR Crs	987	451	1766	228	2120

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

INR Cr

	Domestic			Foreign	Global
	> 1 crore	< 1 crore	Total		
As on 31.03.2015 O/S	19890.75	47.19	19937.93	545.61	20483.56
Additions during Q1 & Q2 of 2015-16	598.63	0	598.63	0	598.63
Slippages during Q1 & Q2 of 2015-16	2077.00	8	2085.00	0	2085.00
Less: Recovery(-) Disbursements (+) in Restructured Accounts during Q1 & Q2 of 2015-16	1299.88	-21.86	1278.02	13.62	1291.64
As on 30.09.2015 O/S	21789.26	25.33	21814.59	559.23	22373.82

NPA SEQUENTIAL MOVEMENT

INR Crs

Particulars	Sep 14	Dec 14	Mar 15	Jun 15	Sep 15
OPENING GROSS NPA	10351	13334	14501	14922	16451
ADD Slippages	4524	2269	2575	2489	4761
LESS					
Cash Recovery	337	360	595	193	403
Upgradation	464	251	569	224	689
Write Off	292	491	915	321	705
Sale to ARC	448	0	74	221	25
Total Reduction in NPA	1541	1102	2153	960	1788
Total Nettable Credits	4225	4990	5109	5158	5584
of Which NPA Provision	4205	4970	5088	5138	5564
Other Credits	20	20	21	20	20
CLOSING GROSS NPA	13334	14501	14923	16451	19424
Net NPA	9109	9511	9814	10640	12539
Gross NPA Ratio %	7.35	8.12	8.33	9.40	11.00
Net NPA Ratio %	5.17	5.52	5.68	6.31	7.41
Provision Coverage Ratio %	48.74	50.03	50.92	50.79	49.98
NPA of Overseas Branches (Included in Gross NPA above)	1826	1820	1769	1813	1830

**Sector Wise Break Up of NPAs
as of 30.09.2015 (Domestic)**

INR Cr

Category	NPA as of 30.09.2015	% to Total Domestic NPA
Agriculture	1798	10.22
Industry	11486	65.29
Services	3413	19.40
Personal	895	5.09
Total	17593	100
of Which		
Commercial Real Estate	407	

Industry	NPA as of 30.09.2015	Outstanding as of 30.09.2015	% of NPA to the respective outstanding	% to the total Domestic NPA
Iron and Steel	544.54	11036.25	4.93	3.10
Cotton Textiles/Other Textiles	1705.28	7097.06	24.03	9.69
Other Metal & Metal Products	1249.82	2576.06	48.52	7.10
Chemical, Dyes, Paints etc.	456.05	2616.95	17.43	2.59
Infrastructure	2193.72	29627.25	7.40	12.47
Paper & Paper Products	577.66	1869.94	30.89	3.28
Construction	95.11	1001.15	9.50	0.54
Sugar	361.55	1149.37	31.46	2.06
Gems and Jewellery	372.96	810.98	45.99	2.11
Food Processing	1963.72	4180.28	46.98	11.16
All other Industries	96.84	454.76	21.29	0.55
Sub Total	9617.25	62420.05	15.41	54.66
Others	7976.16	96425.69	8.27	45.34
Total Domestic NPA	17593.41	158845.74	11.08	100.00

INR Cr.

Category	Amount
Services (Other than Commercial Real Estate)	925.19
Agriculture	338.41
Personal	248.75
Commercial Real Estate	112.73
Sub Total	1625.08
Industry Breakup	
Rubber & Rubber Products	27.32
All Engineering / All Other Industries	131.95
Paper	12.80
Other Metals	513.07
Food Processing (Other than Sugar, Vegetable Oil, Vanaspathi and Tea)	393.36
Steel	764.95
Textile	185.63
Chemicals, Dye, Drugs & Pharma	88.34
Other Industry	878.56
Gem and Jewellery	106.57
Sub Total (Industry)	3102.55
Total Domestic	4727.63
Overseas	32.91
Total Global	4760.54

INR Crs

Sector	Sep 14	Mar 15	Sep 15
Trade	1,098.14	1,076.91	952.07
Manufacturing	496.21	476.22	573.25
Real Estate	65.50	69.93	90.15
Others	165.79	145.96	214.87
Total	1,825.64	1,769.02	1,830.34

PROFIT - SUMMARY

INR Crs

Quarter Ending

Particulars	Sep 14	Dec 14	Mar 15	Jun 15	Sep 15
Interest Earned	5,962	6,059	5,909	6,137	5,996
Interest Expended	4,618	4,702	4,653	4,808	4,598
Net Interest Income	1,344	1,357	1,256	1,329	1,398
Non Interest Income	478	588	794	535	774
Total Operating Income	1,822	1,945	2,050	1,864	2,172
Operating Expenses	1,093	1,219	869	1,308	1,182
Operating Profit	729	726	1,180	556	990
Total Provision	975	1,242	1,145	542	1,541
Net Profit	(246)	(516)	35	15	(551)

INR Crs

Particulars	Q2 14-15	Q2 15-16	Variance %
TOTAL INCOME	6440	6770	5.12
Interest Earned	5962	5996	0.57
Other Income	478	774	61.92
TOTAL EXPENDITURE (Excl. Provisions and Contingencies)	5711	5780	1.21
Interest Expended	4618	4598	(0.43)
Operating Expenses	1093	1182	8.14
1) Payments to and Provisions for Employees	711	769	8.16
2) Other Operating Expenses	382	413	8.12
OPERATING PROFIT (Profit before Provisions and Contingencies)	729	990	35.80
Total Provisions and Contingences	975	1541	58.05
of Which			
Provision for NPAs	845	1466	73.49
Provision for Taxes	83	153	84.34
Others	47	-78	-ve
NET PROFIT	-246	-551	-ve

INR Crs

Particulars	Q2 14-15	Q2 15-16	Variance %
OPERATING PROFIT			
Global	729.00	990.00	35.80
Domestic	613.00	898.00	46.49
Overseas	116.00	92.00	-ve
PROVISIONS			
Global	975.00	1541.00	58.05
Domestic	751.00	1466.00	95.21
Overseas	224.00	75.00	-ve
NET PROFIT/LOSS			
Global	-245.00	-551.00	-ve
Domestic	-138.00	-568.00	-ve
Overseas	-107.00	17.00	-ve

PROFIT - NET INTEREST INCOME

Quarter Ending

INR Crs

Particulars	Sep 14	Dec 14	Mar 15	Jun 15	Sep 15
TOTAL INTEREST INCOME	5,962	6,059	5,910	6,137	5,996
of which					
Int Income from Advances	4,504	4,533	4,345	4,388	4,285
Int Income from Investments	1,324	1,398	1,457	1,641	1,619
Other Interest Income	134	128	108	108	92
TOTAL INTEREST EXPENDED	4,618	4,702	4,654	4,808	4,598
of Which					
Int Expended on Deposits	4,301	4,410	4,309	4,444	4,110
Int Expended on Borrowings	169	292	344	364	487
Other Int. Expenses	148	149	0.4	0.86	1
NET INTEREST INCOME	1,344	1,357	1,256	1,329	1,398
NET INTEREST MARGIN	2.07%	2.05%	1.87%	1.92%	2.03%
(on Avg. Earning Assests)					
Domestic	2.09%	2.09%	1.85%	1.92%	2.06%
Overseas	1.91%	1.67%	2.03%	1.97%	1.74%

INR Crs

Particulars	Q2 14-15	Q2 15-16	Variance %
TOTAL INTEREST INCOME	5962.00	5996.00	0.57
of which			
Int Income from Advances	4504.00	4285.00	(-ve)
Int Income from Investments	1324.00	1619.00	22.28
Other Interest Income	134.00	92.00	(-ve)
TOTAL INTEREST EXPENDED	4618.00	4598.00	(-ve)
of Which			
Int Expended on Deposits	4301.00	4111.00	(-ve)
Int Expended on Borrowings	169.00	317.00	87.57
Other Int. Expenses	148.00	170.00	14.86
NET INTEREST INCOME	1344.00	1398.00	4.02
NET INTEREST MARGIN	2.07%	2.03%	(-ve)
(on Avg. Earning Assests)			
Domestic	2.09%	2.06%	(-ve)
Overseas	1.91%	1.74%	(-ve)

INR Crs

Quarter Ending

Particulars	Sep 14	Dec 14	Mar 15	Jun 15	Sep 15
Total Non Interest Income	478	588	794	535	774
of which					
Exchange / Commission	243	228	295	255	278
Profit on Sale of Investments	46	126	274	80	202
Profit on Revaln. Of Investments	0	0	0	-2	0
Recovery in written off Accounts	55	93	105	90	258
Other Non Interest Income	134	141	120	113	36

NET PROFIT (Quarterly Comparison)

INR Crs

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Indian Overseas Bank



Quarter Ending

Particulars	Sep 14	Dec 14	Mar 15	Jun 15	Sep 15
OPERATING PROFIT	729	726	1180	556	990
Total Provision	975	1242	1145	542	1541
of Which					
NPA	845	1157	1003	975	1466
Provision for Unhedged FC Exposure	-14	4	0	0	2
Standard Advances	-89	-82	99	17	-27
Provision/Depreciation on Investments	102	-12	-145	123	-45
Staff Welfare Fund	5	5	5	0	0
Deferred Tax Liability	0	0	-614	0	0
Income Tax	83	59	923	-122	153
Wealth Tax	0	0	0	0	0
Contingencies	2	0	1	1	1
Other General Provisions	0	0	0	0	0
Non Performing Investments	11	17	0	3	-10
Diminution of Securities	0	0	0	0	0
Restructured Accounts	33	95	-127	-457	-70
Other Assests	1	0	0	1	72
Country-wise Risk	-3	-1	0	0	-1
NET PROFIT	-246	-516	36	15	-551

Cost & Yield Ratios (Quarterly Comparison)

Particulars	Sep 14	Dec 14	Mar 15	Jun 15	Sep 15
Avg. Cost of Deposits (%)	7.69	7.60	7.50	7.45	7.26
Avg. Yield on Advances (%)	9.98	9.97	9.60	9.76	9.52
Avg. Yield on Investments (%)	7.30	7.24	7.04	7.16	7.27
Avg. Cost of Funds (%)	7.59	7.51	7.40	7.36	7.17
Avg. Yield on Funds (%)	9.21	9.16	8.80	8.87	8.73
Net Interest Margin (%)	2.07	2.05	1.87	1.92	2.03
Business per Employee	12.85	12.61	13.24	12.83	12.57
Business per Branch	125.86	126.1	123.68	119.89	120.21

Particulars	Sep 14	Dec 14	Mar 15	Mar 15 (Annual)	Jun 15	Sep 15
Cost to Income Ratio (%)	59.99	62.66	42.43	55.83	70.15	54.42
Return on Assets (%)	-ve	-ve	0.05	-ve	0.02	-ve
Return on Equity (%)	-ve	-ve	1.09	-ve	0.47	-ve
Earning per Share (INR)	-ve	-ve	1.15	1.15	0.48	-ve
Book Value per Share (INR)	105.66	101.65	100.75	100.75	100.90	96.44

INR Crs

	31.03.2015				30.09.2015			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
SLR Investments	12127.68	53436.39	301.05	65865.12	18905.71	50776.09	35.56	69717.35
Of which								
Government. Securities	12127.66	53433.28	301.05	65861.99	18905.69	50772.98	35.56	69714.22
Other Approved Securities	0.020	3.11	0	3.13	0.02	3.11	0.00	3.13
M Duration (for SLR)				6.04				6.00
Non SLR Investments	10084.10	299.92	11.31	10395.33	9466.63	294.68	0.00	9761.31
M Duration (Non SLR)				3.73				4.26
M Duration (Entire Portfolio)				5.85				5.88
Total	22211.78	53736.31	312.36	76260.44	28372.34	51070.77	35.56	79478.67

INR Crs

Type of Investment	Book Value (Gross)	Total Provision
G - Sec	2,599.05	0.27
Bonds - Others	9.29	-
MTN,FCCB	911.75	60.90
Shares	0.09	-
Joint Venture - Malaysia	199.58	-
Total	3,719.76	61.17

CAPITAL ADEQUACY

INR Crs

Particulars	Sep 14	Dec 14	Mar 15	Jun 15	Sep 15
Tier I Capital					
BASEL III	13,911	13,916	14,185	14,194	13,623
Tier II Capital					
BASEL III	5,709	5,596	5,460	5,417	5,165
Total Capital					
BASEL III	19,619	19,512	19,644	19,611	18,788
Common Equity Tier I	13,362	13,367	12,734	12,743	12,172
Total Net Assets (Terminal)	2,80,909	2,76,949	2,85,637	2,87,525	2,84,868
Risk Weighted Assets					
BASEL III	1,90,590	1,92,267	1,94,334	2,01,169	2,06,713
CRAR - TIER I (%)					
BASEL III	7.30	7.24	7.30	7.06	6.59
CRAR - TIER II (%)					
BASEL III	3.00	2.91	2.81	2.69	2.50
CRAR (%)					
BASEL III	10.30	10.15	10.11	9.75	9.09
CET I	7.01	6.95	6.55	6.33	5.89

- ◆ **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:

Particulars	30.09.2014 (Nos.)	31.03.2015 (Nos.)	30.09.2015 (Nos.)
No Frills SB Accounts Opened/BSBD Accounts Opened	73,86,789	90,29,968	95,96,287
General Purpose Credit Cards Granted	4,52,359	4,37,657	7,27,843
Branches Under Smart Card Banking	977	1,088	1,121
Villages Covered Under Smart Card Banking	4,058	4,251	5,021
Business Correspondents Engaged	2,629	2,601	2,894
Bio Metric Smart Card Issued	13,35,143	16,73,126	19,50,280
Smart Card Banking Coverage - Regions	56	56	58
Smart Card Banking Coverage - State/Union Territory	21/2	21/2	24/3

- As per MoRD Directives, we have set up 13 RSETIs (Rural Self Employment Training Institute). We have also setup One RTC (Rural Training Centre) at Amaravathipur, jointly with Indian Bank and NABARD.
- During the current Financial Year 2015-2016, our RSETIs have conducted 150 training programmes and trained 3849 unemployed youth.
- We have also set up 23 FLCs (Financial Literacy Centres). Out of 23 FLCs, 14 FLCs are in Tamil Nadu and 9 FLCs are at Kerala.
- As on 30.09.2015, our FLCs, have conducted 232 Financial Literacy Camps, during the current year.