

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*

## FIRST 50 YEARS

|       |                                                                                                                                                                                                                                                              |
|-------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1937  | Opening of Bank Branch simultaneously in India & Abroad                                                                                                                                                                                                      |
| 1938  | Opening Branch in Kuala Lumpur                                                                                                                                                                                                                               |
| 1941  | Opening Branch in Singapore                                                                                                                                                                                                                                  |
| 1945  | Opening Branch in Colombo                                                                                                                                                                                                                                    |
| 1955  | Opening Branch in Hong Kong                                                                                                                                                                                                                                  |
| 1957  | Bank established its own training centre                                                                                                                                                                                                                     |
| 1960s | Was a decade of inorganic expansion for the Bank. The Bank took over:<br>The Coimbatore Standard Bank Ltd., The Nanjinnad Bank Ltd.,<br>The Coimbatore Vasunthara Bank Ltd., The Kulitalai Bank Ltd.,<br>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                                                                                                                                                                                                                                          |



## NEXT 50 YEARS

|         |                                                                                                                                                                                                                                                                                                                                                                     |
|---------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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 <sup>th</sup> 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.                                                                                                                                                                                                                                           |
|         | IOB adjudged) 1) Skoch Order of Merit for Financial Inclusion & Automated Data Flow/MIS Project<br>2) CNBC TV18 CFO Award for Exceptional Contribution to Banking Industry<br>3) Lokmat BFSI Award 2014 for Best Bank (Public Sector)<br>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        |
| <b>TOTAL</b>               | <b>247720</b>  | <b>1235348315</b> | <b>100</b>  |

## 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         |
| <b>Total</b>                      |    | <b>350.00</b> |

- 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 3322.24 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 March 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 31<sup>st</sup> 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,**

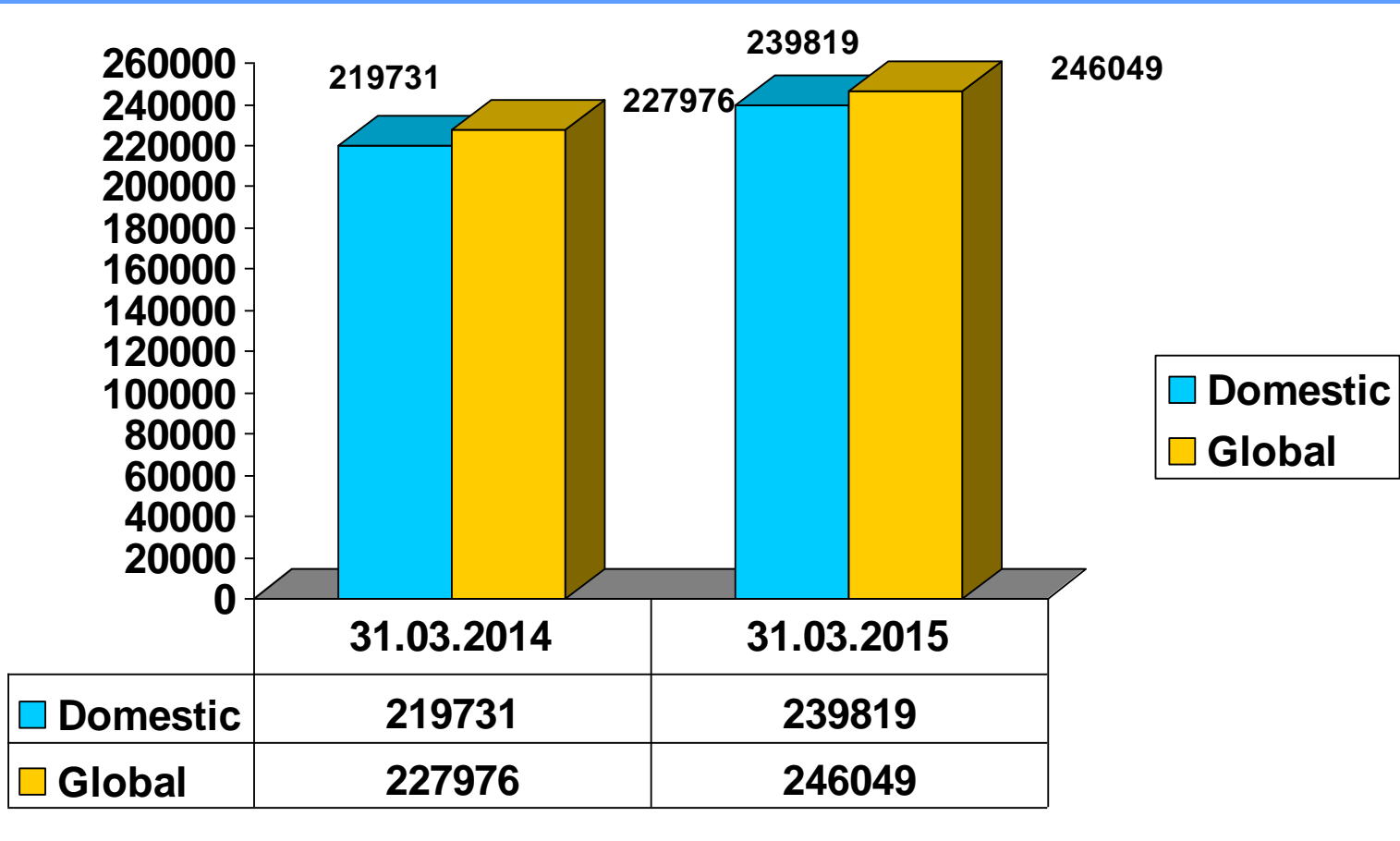
- **Our Bank was awarded Skoch Order of Merit Award for ADF / MIS**
- **IBA award for The Best use of Data**

# 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   | 105.71   |



**Domestic Deposits**

❖ Y-o-Y Growth: 9.14%

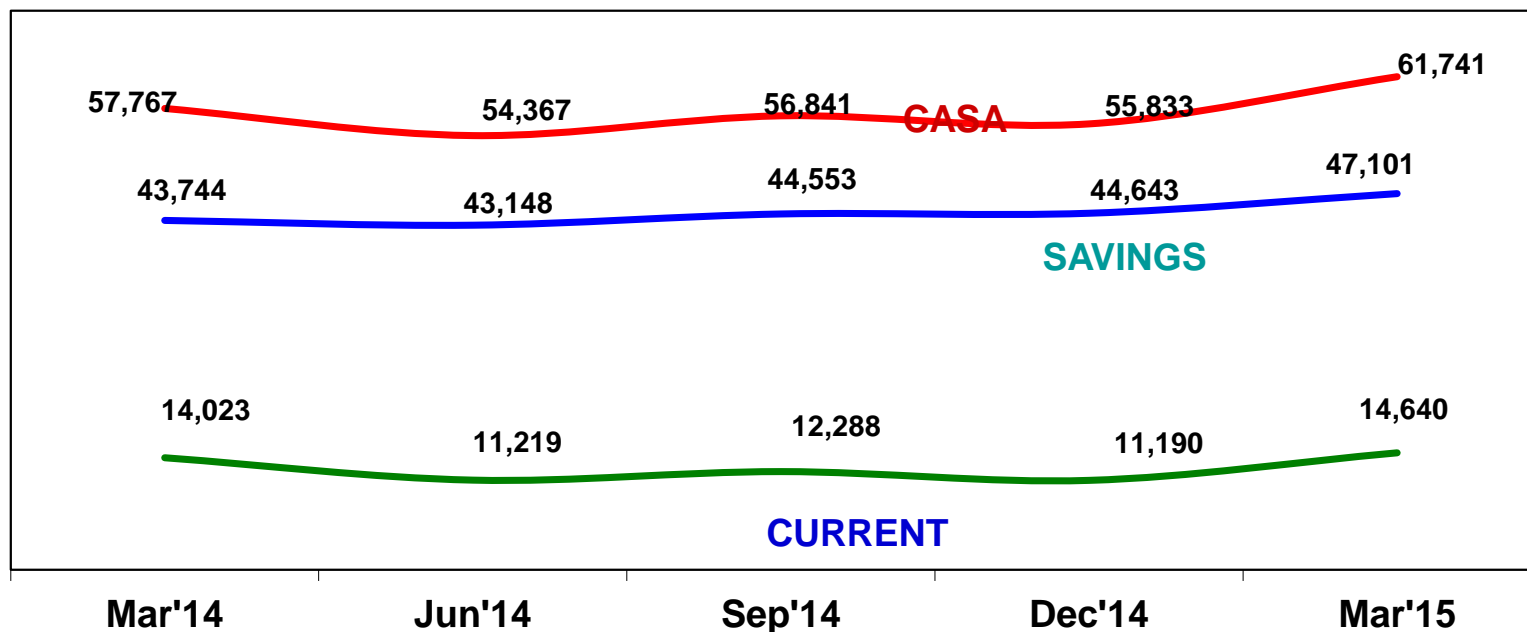
**Global Deposits**

❖ 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

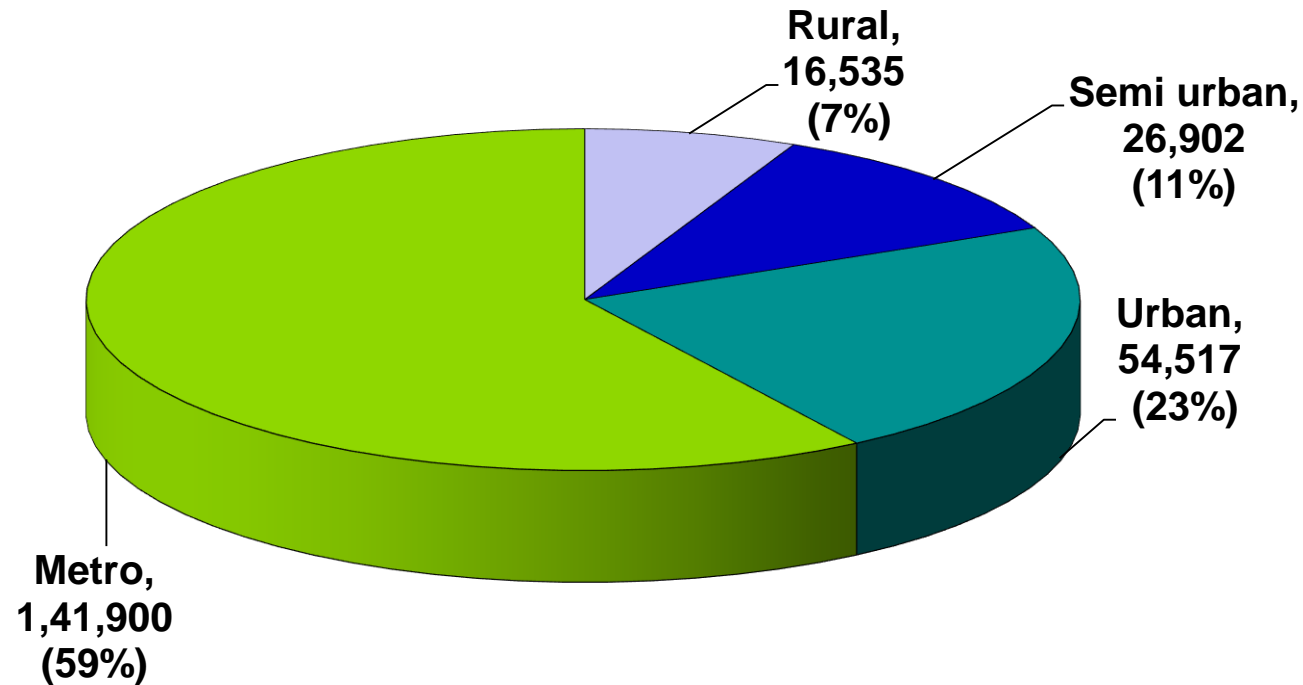
❖ Y-o-Y Growth:-0.25%

## Share of CASA to Aggregate Deposits

Mar'14 :25.34%

Mar'15 :25.09%

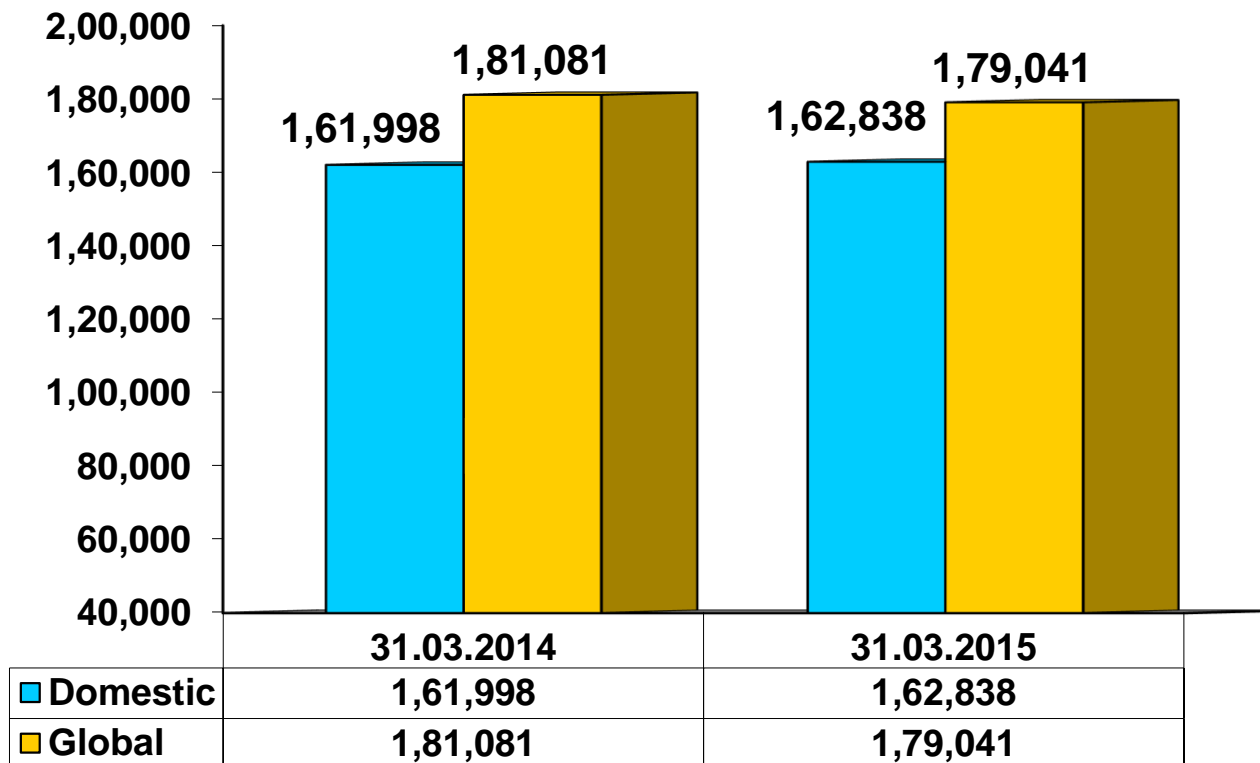
March 2015 INR Crs







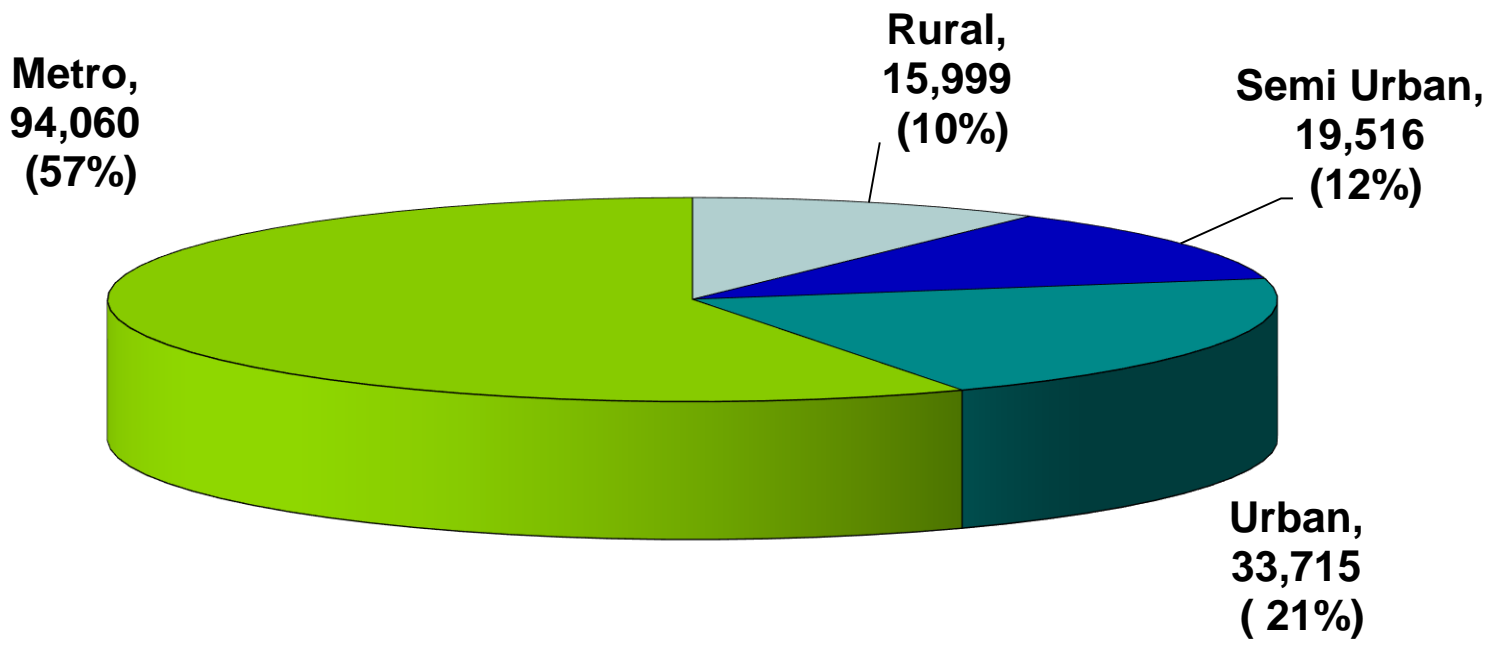
INR Crs



|                                                          |                                                         |
|----------------------------------------------------------|---------------------------------------------------------|
| <p><b>Domestic Advances</b><br/>❖ Y-o-Y Growth:0.52%</p> | <p><b>Global Advances</b><br/>❖ Y-o-Y Growth:-1.13%</p> |
|----------------------------------------------------------|---------------------------------------------------------|

# 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<br>Micro | 10,608   | 11,958   |
| 3.Retail Credit   | 17,040   | 16,098   |

# 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 2<sup>nd</sup> 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<br>(DIRECT & INDIRECT) | 5,277    | 5,564    |

\* Includes Non-Priority Housing Loans

INR Crs

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

| Sector                | 31.03.2015<br>Accounts | 31.03.2015<br>Amount | 31.03.2015<br>% |
|-----------------------|------------------------|----------------------|-----------------|
| Chemical & Pharma     | 7                      | 343.23               | 2.62            |
| Sugar                 | 4                      | 189.34               | 1.44            |
| Textile               | 13                     | 740.43               | 5.65            |
| Iron & Steel          | 40                     | 3225.64              | 24.61           |
| Auto & Ancillary      | 3                      | 309.32               | 2.36            |
| Paper                 | 5                      | 287.98               | 2.20            |
| Food Processing       | 6                      | 444.09               | 3.39            |
| Engineering           | 6                      | 777.68               | 5.93            |
| Telecom               | 4                      | 429.03               | 3.27            |
| Metal Processing      | 5                      | 587.39               | 4.48            |
| Power                 | 5                      | 1993.47              | 15.21           |
| Airways               | 1                      | 712.78               | 5.44            |
| Electronic & Software | 1                      | 25.71                | 0.20            |
| Cement                | 2                      | 338.29               | 2.58            |
| Logistics             | 1                      | 7.2                  | 0.05            |
| Other industries      | 32                     | 2696.55              | 20.57           |
| <b>Sub Total</b>      | <b>135</b>             | <b>13108.13</b>      | <b>65.74</b>    |

| Sector                          | 31.03.2015<br>Accounts | 31.03.2015<br>Amount | 31.03.2015<br>% |
|---------------------------------|------------------------|----------------------|-----------------|
| 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<br>(other than CRE) | 2                      | 105.99               | 0.53            |
| Ceramic, Granite, marble        | 20                     | 23.56                | 0.12            |
| Gem & Jewels                    | 1                      | 12.67                | 0.06            |
| <b>GRAND TOTAL</b>              | <b>478</b>             | <b>199937.93</b>     | <b>100.00</b>   |



# Asset Classification wise details of Restructured Accounts Outstanding

| Asset Classification | No. of Accounts<br>(31.03.2014) | Amount<br>(INR Crs)<br>(31.03.2014) | % to<br>Total | No. of Accounts<br>(31.03.2015) | Amount<br>(INR Crs)<br>(31.03.2015) | % to<br>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            |
| <b>Total</b>         | <b>1235</b>                     | <b>14154</b>                        | <b>100</b>    | <b>478</b>                      | <b>19938</b>                        | <b>100</b>    |

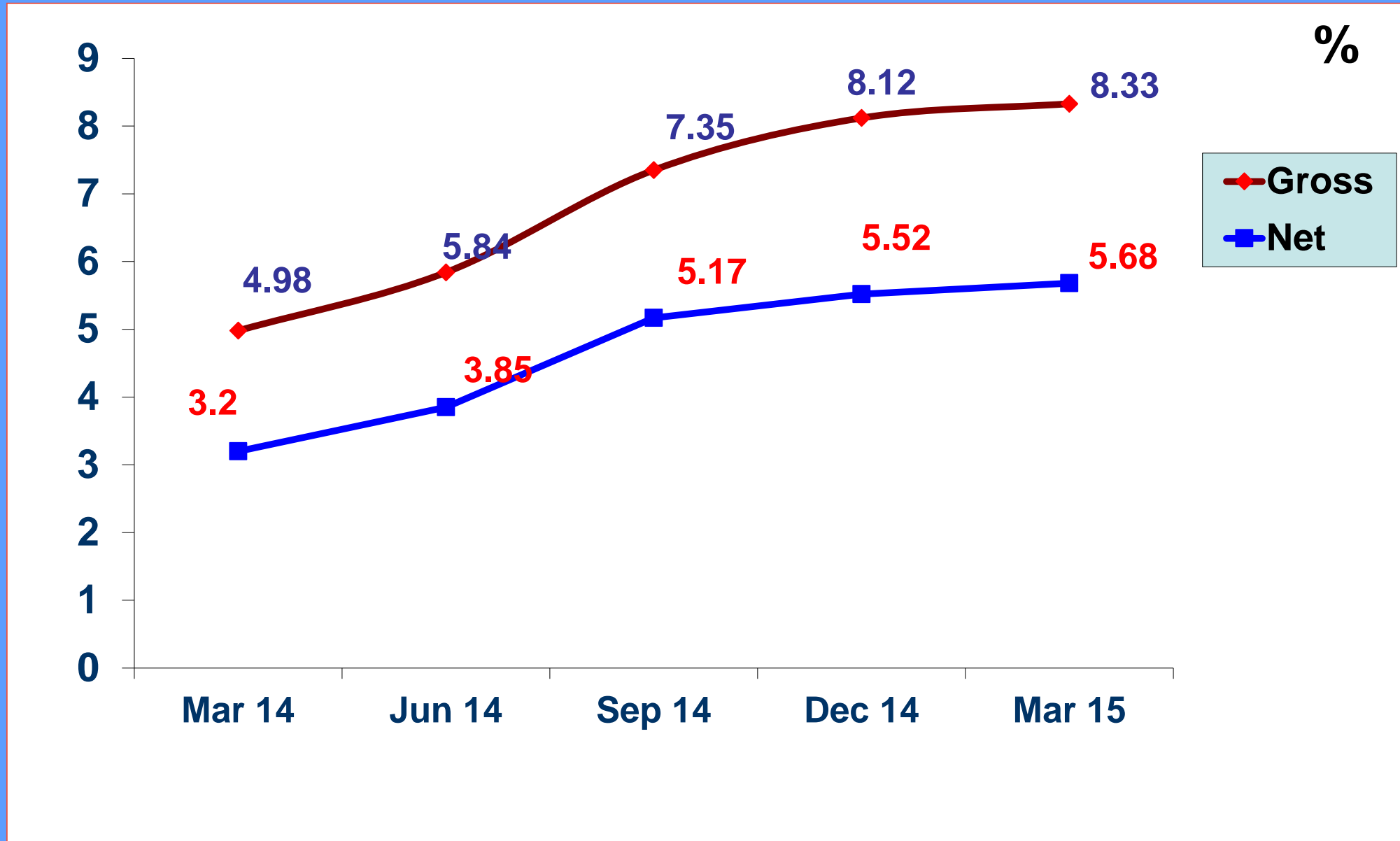
## RESTRUCTURED Accounts slipped - ( INR 1 Crore & above)-Domestic

|                                        | 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<br>(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<br>31.03.2015 | % to total<br>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<br>31.03.2015 | Outstanding as<br>of 31.03.2015 | % of NPA to<br>the<br>respective<br>outstanding | % to the<br>total<br>Domestic<br>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                                |
| <b>Sub Total</b>               | <b>8384.16</b>          | <b>77635.64</b>                 | <b>10.80</b>                                    | <b>63.74</b>                         |
| Others                         | 4769.27                 | 85201.88                        | 5.60                                            | 36.26                                |
| <b>Total Domestic NPA</b>      | <b>13153.43</b>         | <b>162837.52</b>                | <b>8.08</b>                                     | <b>100.00</b>                        |

INR Cr.

| Category                                                              | Amount         |
|-----------------------------------------------------------------------|----------------|
| Services( Other than Commercial Real Estate)                          | 278.65         |
| Agriculture                                                           | 120.38         |
| Personal                                                              | 102.15         |
| Commercial Real Estate                                                | 73.49          |
| <b>Sub Total</b>                                                      | <b>574.67</b>  |
| <b>Industry Breakup</b>                                               |                |
| Mining                                                                | 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         |
| <b>Sub Total (Industry)</b>                                           | <b>1962.01</b> |
| <b>Total Slippages – Domestic</b>                                     | <b>2523.68</b> |
| Overseas                                                              | 38.09          |
| <b>Total-Global</b>                                                   | <b>2574.77</b> |

**INR Crs**

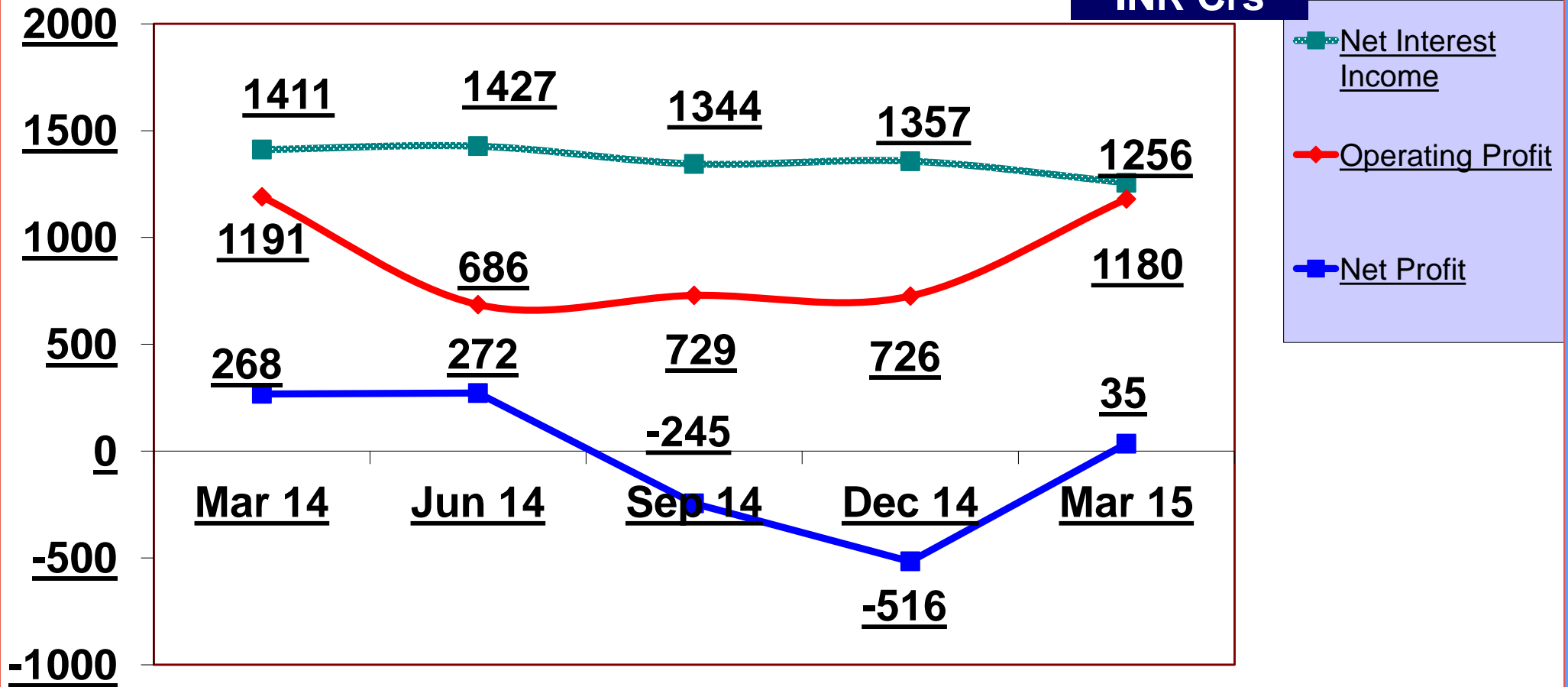
|                      | <b>Mar 2014</b> | <b>Mar 2015</b> |
|----------------------|-----------------|-----------------|
| <b>Trade</b>         | <b>786.70</b>   | <b>1,076.91</b> |
| <b>Manufacturing</b> | <b>118.45</b>   | <b>476.22</b>   |
| <b>Real Estate</b>   | <b>64.08</b>    | <b>69.93</b>    |
| <b>Others</b>        | <b>212.88</b>   | <b>145.96</b>   |
| <b>TOTAL</b>         | <b>1182.11</b>  | <b>1,769.02</b> |





# 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  | 4,654  |
| Net Interest Income    | 1,411          | 1,427  | 1,344  | 1,357  | 1,257  |
| 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 %  |
|------------------------------------------------------------------------|----------------|----------------|-------------|
| <b>TOTAL INCOME</b>                                                    | <b>6475.93</b> | <b>6704.02</b> | <b>3.52</b> |
| Interest Earned                                                        | 5874.75        | 5909.76        | 0.60        |
| Other Income                                                           | 601.18         | 794.26         | 32.12       |
| <b>TOTAL EXPENDITURE<br/>(excl. provisions and contingencies)</b>      | <b>5284.84</b> | <b>5523.85</b> | <b>4.52</b> |
| 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       |
| <b>OPERATING PROFIT<br/>(profit bef. provisions and contingencies)</b> | <b>1191.09</b> | <b>1180.17</b> | <b>-ve</b>  |
| Total Provisions and Contingences                                      | <b>922.76</b>  | 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         |
| <b>NET PROFIT</b>                                                      | <b>268.33</b>  | <b>35.50</b>   | <b>-ve</b>  |

# PROFIT – Geographical Distribution – Q4

INR Crs

| Particulars             | Q4 13-14       | Q4 14-15       | Variance %   |
|-------------------------|----------------|----------------|--------------|
| <b>OPERATING PROFIT</b> |                |                |              |
| <b>Global</b>           | <b>1191.09</b> | <b>1180.17</b> | <b>-ve</b>   |
| Domestic                | 1067.15        | 1073.76        | 0.62         |
| Overseas                | 123.94         | 106.41         | -ve          |
| <b>PROVISIONS</b>       |                |                |              |
| <b>Global</b>           | <b>922.76</b>  | <b>1144.67</b> | <b>24.05</b> |
| Domestic                | 856.09         | 1025.09        | 19.74        |
| Overseas                | 66.67          | 119.58         | 79.36        |
| <b>NET PROFIT</b>       |                |                |              |
| <b>Global</b>           | <b>268.33</b>  | <b>35.50</b>   | <b>-ve</b>   |
| 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       |
|--------------------------------|--------------|--------------|--------------|--------------|--------------|
| <b>Total Interest Income</b>   | <b>5,875</b> | <b>6,007</b> | <b>5,962</b> | <b>6,059</b> | <b>5,910</b> |
| 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          |
| <b>Total Interest Expended</b> | <b>4,464</b> | <b>4,580</b> | <b>4,618</b> | <b>4,702</b> | <b>4,654</b> |
| 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         |
| <b>NET INTEREST INCOME</b>     | <b>1,411</b> | <b>1,427</b> | <b>1,344</b> | <b>1,357</b> | <b>1,256</b> |
| <b>NET INTEREST MARGIN</b>     | <b>2.22%</b> | <b>2.24%</b> | <b>2.07%</b> | <b>2.05%</b> | <b>1.87%</b> |
| 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 %  |
|-------------------------------------------------------------|----------------|----------------|-------------|
| <b>Total Interest Income</b>                                | <b>5874.75</b> | <b>5909.76</b> | <b>0.60</b> |
| 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         |
| <b>Total Interest Expended</b>                              | <b>4464.09</b> | <b>4653.99</b> | <b>4.25</b> |
| 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         |
| <b>NET INTEREST INCOME</b>                                  | <b>1410.66</b> | <b>1255.77</b> | <b>-ve</b>  |
| <b>NET INTEREST MARGIN in %</b><br>(on avg. earning assets) | <b>2.22</b>    | <b>1.87%</b>   |             |
| Domestic                                                    | 2.26           | 1.85%          |             |
| Overseas                                                    | 1.90           | 2.03%          |             |

# PROFIT - NET INTEREST INCOME

INR Crs

| Particulars                                                  | FY 13-14        | FY 14-15        | Variance%   |
|--------------------------------------------------------------|-----------------|-----------------|-------------|
| <b>Total Interest Income</b>                                 | <b>22683.73</b> | <b>23938.33</b> | <b>5.53</b> |
| 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       |
| <b>Total Interest Expended</b>                               | <b>17106.92</b> | <b>18554.38</b> | <b>8.46</b> |
| 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         |
| <b>NET INTEREST INCOME</b>                                   | <b>5576.81</b>  | <b>5383.95</b>  | <b>-ve</b>  |
| <b>NET INTEREST MARGIN in %<br/>(on avg. earning assets)</b> | <b>2.28</b>     | <b>2.06</b>     |             |
| <b>Domestic</b>                                              | <b>2.34</b>     | <b>2.07</b>     |             |
| <b>Overseas</b>                                              | <b>1.74</b>     | <b>1.92</b>     |             |

INR Crs

Quarter Ending

| Particulars                      | Mar 14     | Jun 14 | Sep 14 | Dec 14 | Mar 15     |
|----------------------------------|------------|--------|--------|--------|------------|
| <b>Total Non Interest Income</b> | <b>601</b> | 278    | 478    | 588    | <b>794</b> |
| 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     | 3          |
| Other Non interest Income        | 150        | 117    | 134    | 141    | 222        |



INR Crs

| Particulars                      | FY 13-14       | FY 14-15       | Variance % |
|----------------------------------|----------------|----------------|------------|
| <b>Total Non Interest Income</b> | <b>2169.34</b> | <b>2138.60</b> | <b>-ve</b> |
| 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         | 5.78           | -ve        |
| Other Non interest Income        | 553.98         | 848.08         | 5.78       |

# 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         | 108.26       |
| 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         |
| <b>NET PROFIT</b>                    | <b>268.33</b>  | <b>271.72</b> | <b>-245.51</b> | <b>-516.03</b> | <b>35.50</b> |

# 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<br>(Annual) | Jun 14 | Sep 14 | Dec 14 | Mar 15 | Mar 15<br>(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 | 104.72 | 104.72             |

**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            |
| <b>Total</b>                  | <b>18521.70</b> | <b>49408.92</b> | <b>75.22</b> | <b>68005.84</b> | <b>22211.78</b> | <b>53736.31</b> | <b>312.36</b> | <b>76260.44</b> |

**INR Crs**

| Type of Investment       | Book Value<br>(Gross) | Total<br>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                | -                  |
| <b>Total</b>             | <b>3,536.58</b>       | <b>56.71</b>       |

# CAPITAL ADEQUACY

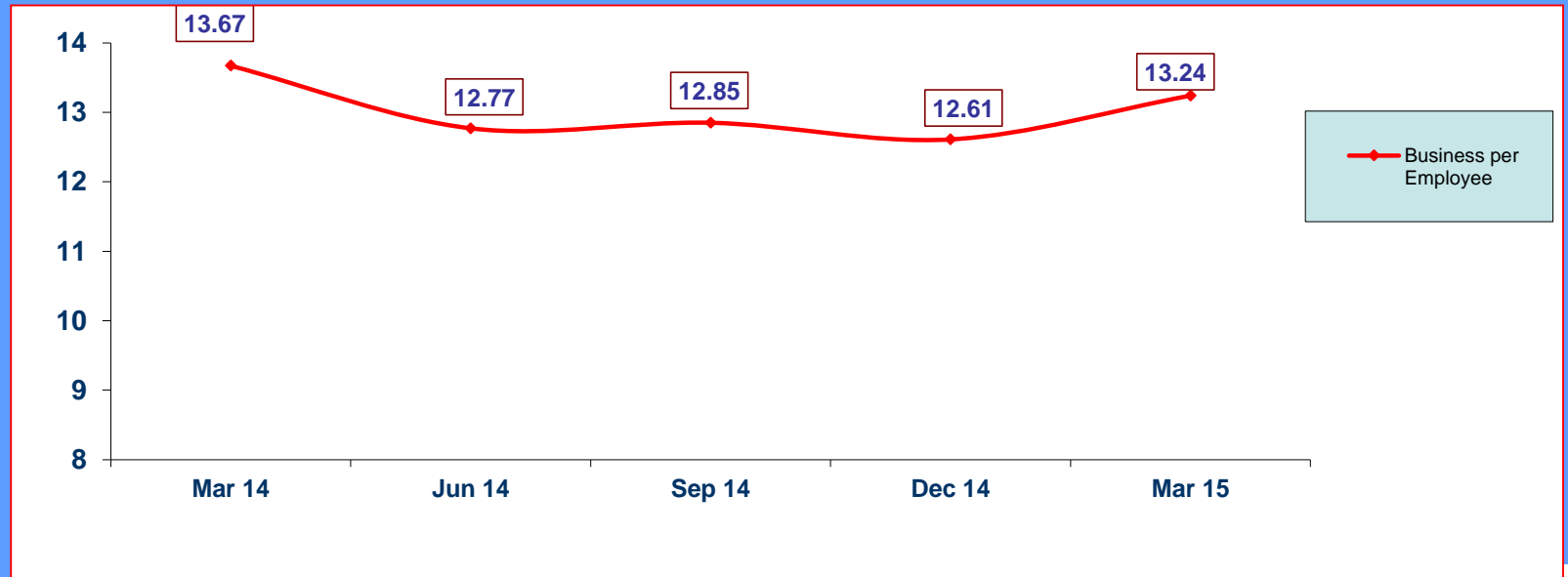
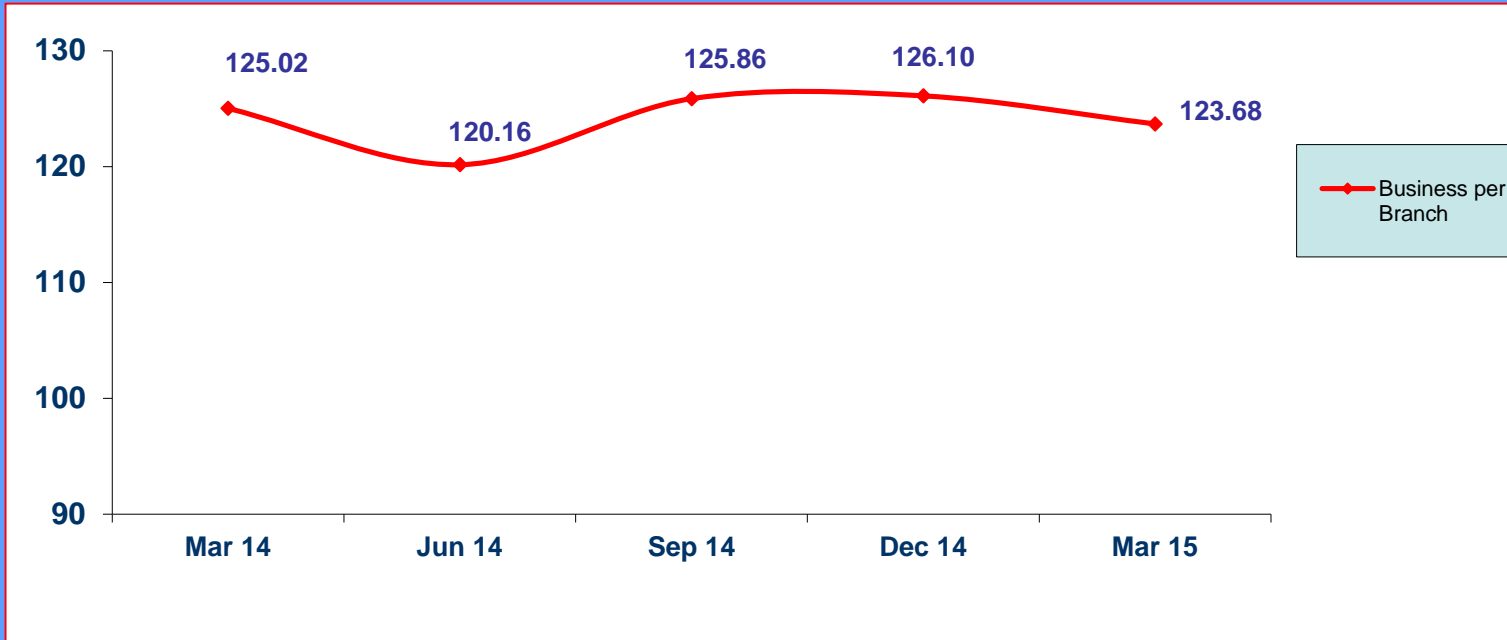
INR Crs

|                                    | Mar 14      | Jun 14      | Sep 14      | Dec 14      | Mar 15      |
|------------------------------------|-------------|-------------|-------------|-------------|-------------|
| <b>Tier I Capital</b>              |             |             |             |             |             |
| BASEL II                           | 14068.15    |             |             |             |             |
| BASEL III                          | 13853.25    | 13,910.48   | 13,910.88   | 13,915.87   | 14184.66    |
| <b>Tier II Capital</b>             |             |             |             |             |             |
| BASEL II                           | 6484.32     |             |             |             |             |
| BASEL III                          | 6135.49     | 6,026.92    | 5,708.60    | 5,596.26    | 5459.57     |
| <b>Total Capital</b>               |             |             |             |             |             |
| BASEL II                           | 20552.47    |             |             |             |             |
| BASEL III                          | 19,988.73   | 19,937.40   | 19,619.48   | 19,512.13   | 19644.23    |
| <b>Common Equity Tier I</b>        | 13,314.25   | 13,361.48   | 13,361.88   | 13,366.87   | 12733.66    |
| <b>Total Net Assets (Terminal)</b> | 2,74,904.84 | 2,76,240.20 | 2,80,908.77 | 2,76,948.97 | 2,85,636.98 |
| <b>Risk Weighted Assets</b>        |             |             |             |             |             |
| 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 |
| <b>CRAR – TIER I (%)</b>           |             |             |             |             |             |
| BASEL II                           | 7.63        |             |             | 7.39        |             |
| BASEL III                          | 7.47        | 7.40        | 7.30        | 7.24        | 7.30        |
| <b>CRAR – TIER II (%)</b>          |             |             |             |             |             |
| BASEL II                           | 3.52        |             |             | 2.85        |             |
| BASEL III                          | 3.31        | 3.21        | 3.00        | 2.91        | 2.81        |
| <b>CRAR (%)</b>                    |             |             |             |             |             |
| BASEL II                           | 11.15       |             |             | 10.24       |             |
| BASEL III                          | 10.78       | 10.61       | 10.30       | 10.15       | 10.11       |
| <b>CET I</b>                       | 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<br>(Nos.) | 31.03.2015<br>(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

