



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

Good People to Grow With

Touching Hearts Spreading Smiles

since 1937

Presentation to Analysts

September 2016

(in INR)



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	IOB has migrated from In-house CBS software "CROWN" to "FINACLE"
	As on 30.09.2016, Total Deposit INR 2,08,058 cr.; Total Advances INR 1,59,522 cr. Total Business Mix is at INR 3,67,580 cr. No. of Branches – 3394
	IOB adjudged1) Skoch Order of Merit for Financial Inclusion & Automated Data Flow/MIS Project 2) IBA award for The Best use of Data

DIVIDEND DECLARED AND PAID

CATEGORY	NO.OF HOLDERS	TOTAL SHARES	% TO EQUITY
Promoter	1	1953043242	79.56
Resident	252227	126397297	5.14
LIC HOLDINGS	1	262053524	10.68
Insurance Companies	5	13438245	0.55
FII	15	8852989	0.37
NRI	2694	6162538	0.25
Corporate Body	1519	35725484	1.44
OCB-Repartiable	1	48000	0.00
Clearing Member	181	587441	0.06
Mutual Funds	3	170229	0.00
Trusts	16	443726	0.02
Bank	14	38052486	1.55
FPI	26	9753727	0.38
TOTAL	256703	2454728928	100.00

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	-	-
2015-16	-	-



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	❖ Dubai		❖ Singapore - Boon Lay
❖ Hong Kong TST			
❖ 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

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 Rs.1.10 crore on Health Care Policy in the current financial year up to 30.09.2016.
- During the current year up to 30.09.2016, the Bank earned commission from Non Life Sompo (Asset) insurance Rs. 2.68 Crore

- Business Mix is Rs. 3,67,580 Crores.
- Deposits stood at Rs. 2,08,058 Crores.
- CASA Ratio is 30.93 %
- Advances stood at Rs 1,59,522 Crores
- Operating Profit for Q2 - Sep16 is Rs. 1,064 Crores, registering a growth of 54 % over the last Quarter.
- Net Loss for Q2 - Sep16 stands at Rs 765 Crores
- Provision Coverage Ratio is 50.19 %
- Gross N.P.A. stood at Rs. 34,724 Crores.
- Net N.P.A. stood at Rs.20,765 Crores.

- **Internet Banking:** After NEFT cut-off timings an option has been introduced to initiate the transaction as an IMPS transaction.
- **Payment Gateway:** E-Payment of Conference fees for NITI-Ayog has been implemented. Tax collection for St. Thomas Cantonment Board and On-line donations for Coorg Foundation has been enabled online.
- **Multicurrency Travel Prepaid Card:** Bank has launched Multicurrency Travel Prepaid card which allows six currencies at a time including USD/GBP/EURO in tie up with Master Card.
- **ATM Network :** As on 30.09.2016, our Bank has 3704ATMs spread across the country, of which 31 are at various Railway stations. We have installed 59 Cash recyclers during the quarter., taking the total to 399 Cash recyclers. We have 2258 cash dispensers under MOF and CAPEX model and 1446 ATMS under Managed Services, out of the 3704 ATMS as on 30.09.2016.
- **Debit Cards :** The total debit card base as on 30.09.2016 stands at 125.87 lacs with a growth of 3.72 lacs during this quarter. As per RBI stipulation, we have started issuing all new cards as EMV Chip Cards.
- **Delivery Channels :** The total number of live **Credit Cards** as on 30.09.2016 is 56,498. The number of customers registered under **Internet Banking as on 30.09.16 is 11.17 lakhs**, The average monthly transactions are 19.37 lacs. **Mobile Banking** registrations are 1,30,827 as on 30.09.16.

Major Business Parameters

Quarter ending

INR Crs

Key Performance Indicators	Sep-15	Dec-15	Mar-16	Jun-16	Sep 16
Business Mix	409,542	410,019	397,241	384,040	367,580
Deposits	233,026	230,670	224,514	218,484	208,058
Advances (Gross)	176,516	179,349	172,727	165,556	159,522
Operating Profit	990	625	714	691	1,064
Net Profit / Net Loss	(551)	(1425)	(936)	(1451)	(765)
N I M (%)	2.03	1.93	1.88	1.87	2.02
Gross NPA	19,424	22,672	30,049	33,913	34724
Net NPA	12,539	14,174	19,213	21,321	20765
Return on Assets (%)	-ve	-ve	-ve	-ve	-ve
Return on Equity (%)	-ve	-ve	-ve	-ve	-ve
Book Value (INR)	96.44	72.61	57.62	20.22	40.65

Deposits & Advances

INR Crs

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Particulars	30.09.16	30.09.15	31.03.16
DEPOSITS	208,058	233,026	224,514
Current	10,674	12,080	12,082
Savings	53,680	48,844	52,404
Term Deposits	143,704	172,102	160,029
CASA	64,354	60,924	64,485
CASA RATIO %	30.93	26.14	28.72
ADVANCES	159,522	176,516	172,727
BUSINESS MIX	367,580	409,542	397,241
CD RATIO %	76.67	75.75	76.93

Particulars	METRO	Urban	Semi Urban	Rural
DEPOSITS (Domestic)	102,648	51,149	29,878	18,075
%	50.88	25.35	14.81	8.96
ADVANCES (Domestic)	81,413	28,855	18,608	15,793
%	56.28	19.95	12.86	10.92

Key Sectors (Domestic Credits)

INR Crs

Sector	Sep 15	Mar-16	Sep 16
Agriculture	27,864	30,237	28,775
MSME	28,416	31,804	26,198
of Which Micro	11,884	12,097	9,388
Retail Credit	20,512	23,044	21,513

Retail Credit (Breakup)

INR Crs

Sector	Sep 15	Mar 16	Sep 16
Retail Credit	20,512	23,044	21,513
of Which			
- Housing Loans	7,380	9,099	9,157
- Misc. CC/ Liquirent	1,621	392	1,599
- Pushpaka	1,437	1,672	1,804
- Educational Loan	4,365	4,442	4,655
- Others	1,393	3,455	1,810
- Jewel Loan to Others	4,316	3,984	2,488

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 15	Mar 16	Sep 16
CAPITAL MARKET	586	1,473	1,348
REAL ESTATE	23,814	26,342	23,385
of Which			
HOUSING LOAN*	10,225	12,721	12,909
COMMERCIAL REAL ESTATE	7,564	7,239	6,195
OTHERS (DIRECT & INDIRECT)	6,025	6,382	4,281
* Includes Non-Priority Housing Loans			

Overseas Advances - Breakup

INR Crs

Sector	Sep 15	Mar 16	Sep 16
Trade	5,569	5,252	4,824
Manufacturing	5,437	5,455	5,214
Real Estate	265	279	149
Buyers Credit	4,421	4,217	2,571
Others	1,979	2,095	2,095
Total	17,671	17,298	14,853

Sector	31.03.2016 Accounts	31.03.2016 Amount	31.03.2016 %	30.09.2016 Accounts	30.09.2016 Amount	30.09.2016 %
Chemical & Pharma	7	346.21	2.08	8	527.18	2.86
Sugar	2	23.55	0.14	2	32.58	0.18
Textile	13	605.48	3.63	11	640.92	3.48
Iron & Steel	41	3606.41	21.63	39	4225.59	22.91
Auto & Ancillary	3	390.96	2.34	3	458.65	2.49
Paper	4	98.93	0.59	5	282.12	1.53
Food Processing	5	347.15	2.08	4	390.62	2.12
Engineering	11	1655.78	9.93	6	1530.47	8.30
Telecom	2	138.64	0.83	1	177.56	0.96
Metal Processing	3	406.08	2.44	4	574.97	3.12
Power	17	4302.23	25.80	21	4392.28	23.82
Airways	0	0.00	0.00	0	0.00	0.00
Electronic & Software	1	25.64	0.15	1	33.89	0.18
Cement	3	329.03	1.97	2	119.24	0.65
Logistics	1	4.65	0.03	1	4.78	0.03
Other Industries	16	757.26	4.54	12	920.81	4.99
Sub Total	129	13038.00	78.19	120	14311.66	77.60

Sector	31.03.2016 Accounts	31.03.2016 Amount	31.03.2016 %	30.09.2016 Accounts	30.09.2016 Amount	30.09.2016 %
Sub Total	129	13038.00	78.19	120	14311.66	77.60
SME	119	588.65	3.53	105	642.55	3.48
Micro Finance	4	116.34	0.70	4	127.06	0.69
Infrastructure	26	2301.47	13.80	24	2688.06	14.58
Comm. Real Estate(CRE)	4	48.60	0.29	3	48.89	0.27
Trade	10	38.14	0.23	9	34.86	0.19
Agriculture	60	335.69	2.01	60	356.28	1.93
HL/EDU/Others	36	53.46	0.32	33	60.57	0.33
Real Estate (Other than CRE)	2	96.33	0.58	2	116.57	0.63
Ceramic, Granite, Marble	3	7.47	0.04	2	2.15	0.01
Rubber & Plastic	5	50.51	0.31	3	53.49	0.29
GRAND TOTAL	398	16674.66	100	365	18442.14	100

**RESTRUCTURED ACCOUNTS AS ON 30.09.2016
(INCLUDES ALL F.B. FACILITIES OF THE BORROWER)**

INR Cr

	Domestic			Foreign	Global
	> 1 crore	< 1 crore	Total		
As on 30.06.2016 O/S	16398	26	16424	569	16993
Additions during Q2 of FY 2016-17	2570	2	2572	0	2572
Less: Repayment in Restructured A/Cs (Completed 2 years in Restructured A/c)	-551	-3	-554	-66	-620
As on 30.09.2016 O/S	18418	24	18442	503	18945

Asset Classification wise details of Restructured Accounts Outstanding

Asset Classification	No. of Accounts (31.03.2016)	Amount (INR Crs) (31.03.2016)	% to Total	No. of Accounts (30.09.2016)	Amount (INR Crs) (30.09.2016)	% to Total
Standard Assets	154	9904	59	113	8941	48
Sub-Standard Assets	99	2784	17	78	2562	14
Doubtful Assets	144	3983	24	174	6939	38
Loss Assets	1	4	0	0	0	0
Total	398	16675	100	365	18442	100

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

	Sep 15	Dec 15	Mar 16	Jun 16	Sep 16
No. of A/Cs Slipped during the quarter	44	14	40	34	9
Amount in INR Crs	2667	1346	1749	1115	463

NPA SEQUENTIAL MOVEMENT

INR Crs

Particulars	Sep 15	Dec 15	Mar 16	Jun 16	Sep 16
OPENING GROSS NPA	16451	19424	22672	30049	33913
ADD Slippages	4761	4393	9323	5330	2881
LESS					
Cash Recovery	403	379	505	458	574
Upgradation	689	421	480	346	917
Write Off	706	332	769	408	528
Sale to ARC	25	13	192	253	0
Exchange Fluctuation	-33	0	0	0	51
Total Reduction in NPA	1788	1145	1946	1465	2070
Provision for Bad & Doubtful Debts	5564	7116	9405	11100	12393
CLOSING GROSS NPA	19424	22672	30049	33913	34724
Net NPA	12539	14174	19213	21321	20765
Gross NPA Ratio %	11.00	12.64	17.40	20.48	21.77
Net NPA Ratio %	7.41	8.32	11.89	13.97	14.30
Provision Coverage Ratio %	49.98	50.36	47.39	47.61	50.19
NPA of Overseas Branches (Included in Gross NPA above)	1830	2547	3451	3675	3651

	INR Cr.
AGRI & ALLIED ACTIVITIES	238
SERVICES	545
PERSONAL LOANS	321
Commercial Real Estate	92
SUB TOTAL(A)	1196
Other Metal & Metal Products	276
Gems & Jewellery	1
Other Food Processing	121
Textiles	85
Iron & Steel	631
Mining & Quarrying(including Coal)	16
Chemical & Chemical Products	21
Paper & Paper Products	133
Rubber,Plastic & their Products	17
All Engineering	46
OTHER INDUSTRIES	150
SUB TOTAL(INDUSTRY)(B)	1500
TOTAL SLIPPAGES DOMESTIC(A+B)	2695
OVERSEAS	185
TOTAL-GLOBAL	2881

INR Cr

Sectorwise NPAs as on 30.09.2016 (Domestic)		
Category	NPA	% to total Domestic NPA
Agriculture	2198	7.07
Industry	22365	71.98
Services	4482	14.42
Personal	2029	6.53
Total	31073	100.00
Of Which		
Commercial Real Estate	500	1.61

SI No	Industry	NPA as on 30.09.2016	% to total Domestic NPA
1	Cotton Textiles/Other textiles	2181	10
2	Iron & Steel	8179	37
3	Infrastructure	3574	16
4	Chemical ,dyes, paints etc	757	3
5	Gems & jewellery	229	1
6	Construction	166	1
7	Other Metal & Metal Products	1946	9
8	Paper & paper products	608	3
9	Food Processing	1275	6
10	Sugar	155	1
11	All other Industries	3295	15
	Total Industry	22365	100

INR Crs

Sector	Sep 15	Mar 16	Sep 16
Trade	952.07	1,867.94	1,346.49
Manufacturing	573.25	821.51	1,019.33
Real Estate	90.15	67.41	67.47
Others	214.87	694.63	1,217.43
Total	1,830.34	3,451.49	3,650.72

PROFIT - SUMMARY

INR Crs

Quarter Ending

Particulars	Sep 15	Dec 15	Mar 16	Jun 16	Sep 16
Interest Earned	5,996	5,912	5,472	5,215	4,992
Interest Expended	4,598	4,565	4,164	3,970	3,706
Net Interest Income	1,398	1,347	1,308	1,245	1,286
Non Interest Income	774	534	686	653	970
Total Operating Income	2,172	1,881	1,994	1,897	2,255
Operating Expenses	1,182	1,256	1,280	1,207	1,191
Operating Profit	990	625	714	690	1,064
Total Provision	1,541	2,050	1,650	2,141	1,829
Net Profit	(551)	(1,425)	(936)	(1,451)	(765)

PROFITABILITY - Q2

INR Crs

Particulars	Q2 15-16	Q2 16-17	Growth %
TOTAL INCOME	6,770	5,962	-ve
Interest Earned	5,996	4,992	-ve
Other Income	774	970	25
TOTAL EXPENDITURE (Excl. Provisions and Contingencies)	5,780	4,898	-ve
Interest Expanded	4,598	3,706	-ve
Operating Expenses	1,182	1,191	1
1) Payments to and Prov for Employees	769	730	-ve
2) Other Operating Expenses	413	462	12
OPERATING PROFIT (Profit before Provisions and Contingencies)	990	1,064	7
Total Provisions and Contingences	1,541	1,829	19
of Which			
Provision for NPAs	1,466	1,876	28
Provision for Taxes	153	162	6
Others	(78)	(210)	169
NET PROFIT	(551)	(765)	39

INR Crs

Particulars	Q2 15-16	Q2 16-17	Variance %
OPERATING PROFIT			
Global	990.00	1064.03	7.48
Domestic	898.00	994.34	10.73
Overseas	92.00	69.69	-24.25
PROVISIONS			
Global	1541.00	1829.18	18.70
Domestic	1466.00	1753.46	19.61
Overseas	75.00	75.72	0.96
NET PROFIT/LOSS			
Global	-551.00	-765.15	38.87
Domestic	-568.00	-759.12	33.65
Overseas	17.00	-6.03	-135.47

PROFIT - NET INTEREST INCOME

INR Crs

Particulars	Quarter ending				
	Sep 15	Dec 15	Mar 16	Jun 16	Sep 16
TOTAL INTEREST INCOME	5,996	5,912	5,472	5,216	4,992
of which					
Int Income from Advances	4,285	4,198	3,795	3,741	3,649
Int Income from Investments	1,619	1,629	1,594	1,374	1,221
Other Interest Income	92	85	83	101	122
TOTAL INTEREST EXPENDED	4,598	4,565	4,164	3,970	3,706
of Which					
Int Expended on Deposits	4,110	3,983	3,713	3,504	3,287
Int Expended on Borrowings	487	582	451	466	419
Other Int. Expenses	1	-	0.00	0	0
NET INTEREST INCOME	1,398	1,347	1,308	1,245	1,286
NET INTEREST MARGIN (%)	2.03	1.93	1.88	1.87	2.02
Domestic (%)	2.06	2.02	1.94	1.92	2.08
Overseas	1.74	0.92	1.22	1.36	1.31

PROFIT - NET INTEREST INCOME

INR Crs

Particulars	Q2 15-16	Q2 16-17	Variance %
TOTAL INTEREST INCOME	5996.00	4992.00	-16.74
of which			
Int Income from Advances	4285.00	3651.65	-14.78
Int Income from Investments	1619.00	1221.18	-24.57
Other Interest Income	92.00	119.17	29.53
TOTAL INTEREST EXPENDED	4598.00	3706.18	-19.40
of Which			
Int Expended on Deposits	4111.00	3287.06	-20.04
Int Expended on Borrowings	317.00	419.11	32.21
Other Int. Expenses	170.00	0.01	-99.99
NET INTEREST INCOME	1398.00	1285.82	-8.02
NET INTEREST MARGIN (%) (on Avg. Earning Assests)	2.03	2.02	
Domestic (%)	2.06	2.08	
Overseas (%)	1.74	1.31	

INR Crs

Particulars	Quarter Ending				
	Sep 15	Dec 15	Mar 16	Jun 16	Sep 16
Total Non Interest Income	774	534	686	653	970
of which					
Exchange / Commission	278	246	283	201	185
Profit on Sale of Investments	202	54	122	155	329
Profit on Revaln. Of Investments	0	0	0	(16)	0
Recovery in Written off Accounts	258	85	135	91	213
Other Non Interest Income	36	149	146	222	243

NET PROFIT (Quarterly Comparison)

INR Crs

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Indian Overseas Bank



Particulars	Quarter Ending				
	Sep 15	Dec 15	Mar 16	Jun 16	Sep 16
OPERATING PROFIT	990	625	714	691	1064
Total Provision	1541	2050	1650	2141	1829
of Which					
NPA	1466	1820	3088	2065	1876
Provision for Unhedged FC Exposure	2	0	0	0	0
Standard Advances	(27)	(60)	(167)	98	(115)
Prov./Depreciation on Investments	(45)	27	(79)	0	(55)
Staff Welfare Fund	0	0	0	0	0
Deferred Tax Liability	0	0	(1249)	0	(31)
Income Tax	153	154	234	3	162
Wealth Tax	0	0	0	0	0
Contingencies	1	1	0	0	0
Other General Provisions	0	0	0	10	(1)
Non Performing Investments	(10)	1	11	(26)	0
Diminution of Securities	0	0	0	0	0
Restructured Accounts	(70)	109	(298)	(8)	(3)
Other Assests	72	(2)	1	0	0
Country-wise Risk	(1)	0	0	(2)	(5)
Prov for Restructured Investments	0	0	109	0	0
NET PROFIT / LOSS	(551)	(1425)	(936)	(1451)	(765)

Cost & Yield Ratios (Quarterly Comparison)

Particulars	Sep 15	Dec 15	Mar 16	Jun 16	Sep 16
Avg. Cost of Deposits (%)	7.26	7.10	6.64	6.42	6.29
Avg. Yield on Advances (%)	9.52	9.25	8.32	8.53	8.65
Avg. Yield on Investments (%)	7.27	7.26	7.22	7.15	7.27
Avg. Cost of Funds (%)	7.17	6.99	6.48	6.45	6.36
Avg. Yield on Funds (%)	8.73	8.48	7.88	7.85	7.83
Net Interest Margin (%)	2.03	1.93	1.88	1.87	2.02
Business Per Employee (Rs. Crores)	12.57	12.59	12.41	12.27	11.93
Business Per Branch (Rs. Crores)	120.21	120.2	116.66	112.65	108.05

Particulars	Sep 15	Dec 15	Mar 16	Mar 16 (Annual)	Jun 16	Sep 16
Cost to Income Ratio (%)	54.42	66.79	64.18	63.53	63.62	52.82
Return on Assets (%)	-ve	-ve	-ve	-ve	-ve	-ve
Return on Equity (%)	-ve	-ve	-ve	-ve	-ve	-ve
Earning per Share (INR)	-ve	-ve	-ve	-ve	-ve	-ve
Book Value per Share (INR)	96.44	72.61	57.62	57.62	20.22	40.65

INR Crs

Particulars	31.03.2016				30.09.2016			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
SLR Investments	17,214.13	46,793.80	20.46	64,028.39	5,797.31	40,894.73	292.45	46,984.49
Of which								
Government. Securities	17,214.11	46,790.69	20.46	64,025.26	5,797.29	40,891.62	292.45	46,981.36
Other Approved Securities	0.02	3.11	0.00	3.13	0.02	3.11	0.00	3.13
M Duration (for SLR)	6.05				6.28			
Non SLR Investments	8,164.25	4,068.46	0.00	12,232.71	8,056.86	4,049.37	1.92	12,108.15
M Duration (Non SLR)	4.74				5.16			
M Duration (Entire Portfolio)	5.95				6.12			
Total	25,378.38	50,862.26	20.46	76,261.10	13,854.17	44,944.10	294.37	59,092.64

INR Crs

Type of Investment	Book Value (Gross)	Total Provision
G - Sec	3002.34	0.15
Bonds - Others	0.00	0.00
MTN, FCCB	566.64	63.86
Shares	0.09	0.00
Joint Venture - Malaysia	199.58	0.00
Total	3768.65	64.01

INR Crs

Particulars	Sep-15	Dec'15	Mar-16	Jun-16	Sep-16
Tier I Capital	13,623	14,221	15,040	13,587	14,419
Tier II Capital	5,165	5,094	3,724	3,823	3,288
Total Capital	18,789	19,315	18,764	17,410	17,707
Common Equity Tier I	12,172	12,770	13,787	12,472	13,319
Total Net Assets (Terminal)	284,868	287,706	274,437	268,312	251,900
Risk Weighted Assets	206,713	198,599	194,179	183,871	174,432
CRAR – TIER I (%)	6.59	7.16	7.75	7.39	8.27
CRAR – TIER II (%)	2.50	2.57	1.92	2.08	1.88
CRAR (%)	9.09	9.73	9.66	9.47	10.15
CET I	5.89	6.43	7.10	6.78	7.64

- ❖ The Business Correspondents (BC) has carried out 49.9 Million transactions (4,99,59,387) through their Micro ATM devices upto 30.09.2016, since inception of Financial Inclusion.
- ❖ Apart from carrying out regular Banking transactions, Business Correspondents also make payments under Social Security Schemes of State / Central Governments, like Pension to Widows, Old Age Pension, Payment under Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Cash Dole to Sri Lankan Tamil Refugees, for which the credits were made directly to the SB accounts of beneficiaries.
- ❖ BC can open SB accounts through e-KYC mode. As on 30.09.2016, BCs have opened 2,38,592 SB accounts through their Micro ATM, using e-KYC.
- ❖ BCs are also involved in collection of small value deposits, personal accident insurance under PMSBY, Life Insurance under PMJJBY, Recovery of assigned NPA accounts, Aadhaar seedings, etc.,

As on 30.09.2016, our enrolment count under Jan Suraksha and Pension Schemes are as follows:

■ **Jan Suraksha Schemes:**

Schemes	Status of renewal as on 30.06.2016	Enrolment during the Quarter	Status of enrolment as on 30.09.16 (Cumulative)
PMJJBY	8,14,028	12,308	8,26,336
PMSBY	26,37,866	24,611	26,62,477
Total	34,51,894	36,919	34,88,813

■ **Pension Schemes:**

2015-2016 (Cumulative)	18,540
2016-2017 (Cumulative)	35,052
Total APY Enrolments	53,592

Thank You

