

CORPORATE PRESENTATION

July 2014



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

(A Government of India undertaking)
आपकी प्रगति का सच्चा साथी
Good people to grow with

Touching Hearts
Spreading Smiles



75 Years of Quiet & Dignified Service to the Society

Good People to Grow With

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1937	Opening of Bank Branch simultaneously in India & Abroad
1938	Opening Branch in Kuala Lumpur
1941	Opening Branch in Singapore
1945	Opening Branch in Colombo
1955	Opening Branch in Hong Kong
1957	Bank established its own training centre
1960s	Was a decade of organic 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
1984	1000 th branch – Commercial & Industrial Credit – opened
1990	Took over Bank of Tamil Nadu
1991	Bank moved its Staff College premises to a own spacious learning zone at Koyambedu
1996	Banks profit reached INR 100 cr. for the first time i.e USD16.69Mn [1USD=Rs.59.9150]
2000	Initial Public Offer. Follow on Public Offer in 2003.
2005	Launched Debit Card

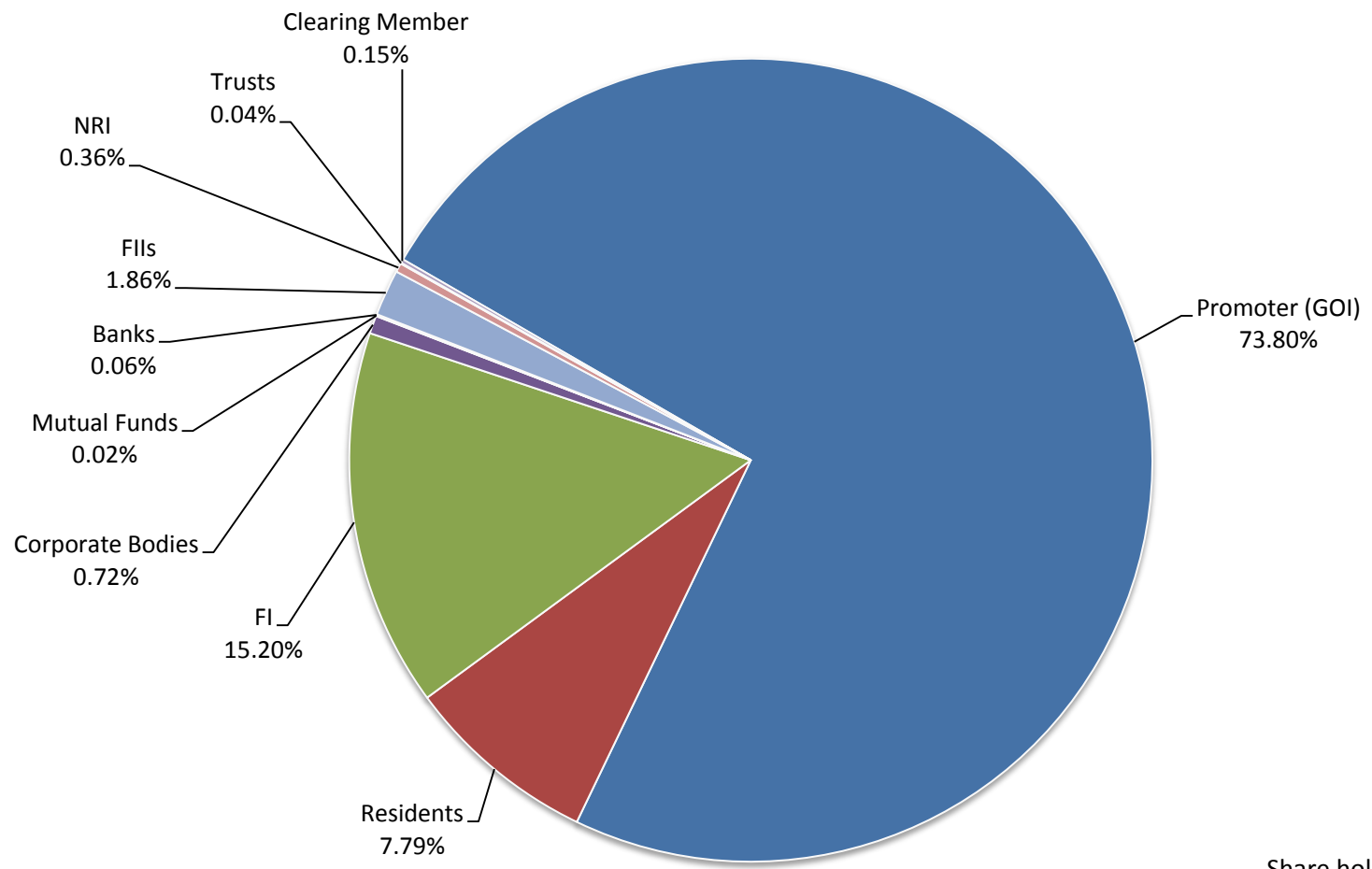
2006	Launched VISA Card, Retail Sale of Gold and Non Life Joint Insurance Bank reached INR 1 lac crore mark in Total Business
2006-07	Net Profit reached INR 1000 Cr.(USD 229.78 Mn) [1USD= Rs.43.5200] Bharat Overseas Bank Ltd. Was merged with IOB and First Off site ATM at Kamatchi Hospital, Chennai
2009	100% CBS
2010	2000 th Branch - Yamuna Vihar, New Delhi - opened
2011-12	No. of Branches in Tamil Nadu reached One Thousand & IOB celebrated Platinum Jubilee
2012-13	As on 31.3.2013 ,Total Deposit reached INR 202,135 cr. (USD 37,236 Mn.) [1USD =Rs.54.2850] As on 31.3.2013,Total Advances reached INR 164,366cr. (USD30,278 Mn.) As on 31.3.2013,Total Business Mix is at INR 366,501cr. (USD 67,514 Mn.), Total No. of Branches 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. No.of Branches as on 31.3.2014 -3272

- 1 IOB adjudged Best Public Sector Bank in Priority Sector Lending by Dun & Bradstreet.
- 2 IOB's Official Facebook launched by our CMD.
- 3 The New Indian Express and Sunday Standard's Best Bankers' Award presented to IOB
- 4 Agriculture Leadership Award 2013 conferred to our Bank
- 5 Award for "BEST RSETI IN THE COUNTRY received by our RSETI Thanjavur
- 6 IBA Technology Award 2012-2013 for Best use of Business Intelligence awarded to IOB
- 7 Our bank has bagged Best bank Award from Govt of Tamil Nadu for its support to Self Help Group (SHGs) in the State.
- 8 Our Bank bagged the National Award for Effective Implementation of PMEGP 2012 - 13 (South Zone)
- 9 Our Bank awarded Customer Focus Award for constantly delivering industry leading service standards.
- 10 Our Bank received "Banking Excellence Award " from Finance Ministry, GOI

SHAREHOLDING PATTERN

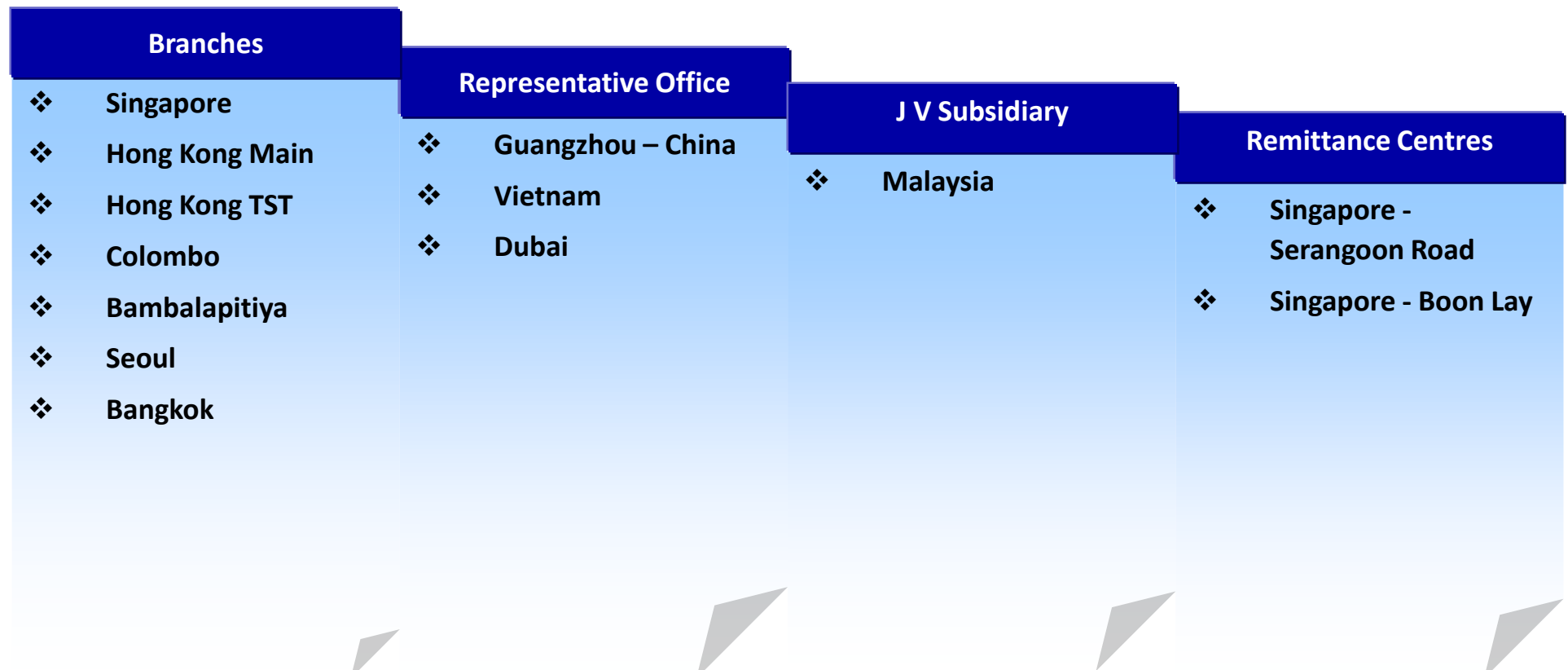
■ Promoter (GOI) ■ Residents ■ FI ■ Corporate Bodies ■ Mutual Funds ■ Banks ■ FIIs ■ NRI ■ Trusts ■ Clearing Member

Total No. of Shares issued: 1,23,53,48,315



Share holding as on 31-3-2014

GLOBAL FOOTPRINTS – FOREIGN BRANCHES



- Malaysia: Joint Venture with Bank of Baroda (40%) and Andhra Bank (25%) with our Bank share of 35%
- Bank has obtained RBI permission for opening a branch at Sukhumvit, Bangkok, which is expected to commence operations by August 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.
- Bank is pursuing with RBI for permission to upgrade the Representative Office at Dubai into a full fledged branch.

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	%	USD Mn
Allahabad Bank	30	17
Indian Overseas Bank	19	11
Karnataka Bank	15	9
Dabur Investments	10	6
Universal Sompo Insurance Inc	26	15
Total		58

- 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 USD 0.53 Mn up to 31.03.2014 from Health Care Policies
- During the current year up to 31.03.2014, the Bank earned commission from Non Life Sompo (Asset) insurance USD 1.41 Mn

[Rate applied-31.03.2013 -1USD=Rs.54.2850; 31.03.2014- 1 USD=Rs.59.9150]

- ② **Business touched INR4,090,570 Mn - in USD 68,273 Mn (YoY Growth 11.61%)**
- ② **Deposits stood at INR 2,279,760 Mn - in USD 38,050 Mn (YoY Growth 12.78 %)**
- ② **CASA stood at 25.34%**
- ② **Advances stood at INR 1,810,810 Mn – USD 30,223Mn (YoY Growth 10.17%)**
- ② **Operating Profit for FY 2013-14 is USD 667 Mn (in terms of INR39,970 Mn)**
- ② **Net Profit for FY 2013-14 is USD100 Mn (in terms of INR6017 Mn)**
- ② **Provision Coverage Ratio stood at 54.94 %**

All the ratios are calculated on the basis of home Currency (INR)

Rates applied: 31.03.2013-1USD=Rs.54.2850

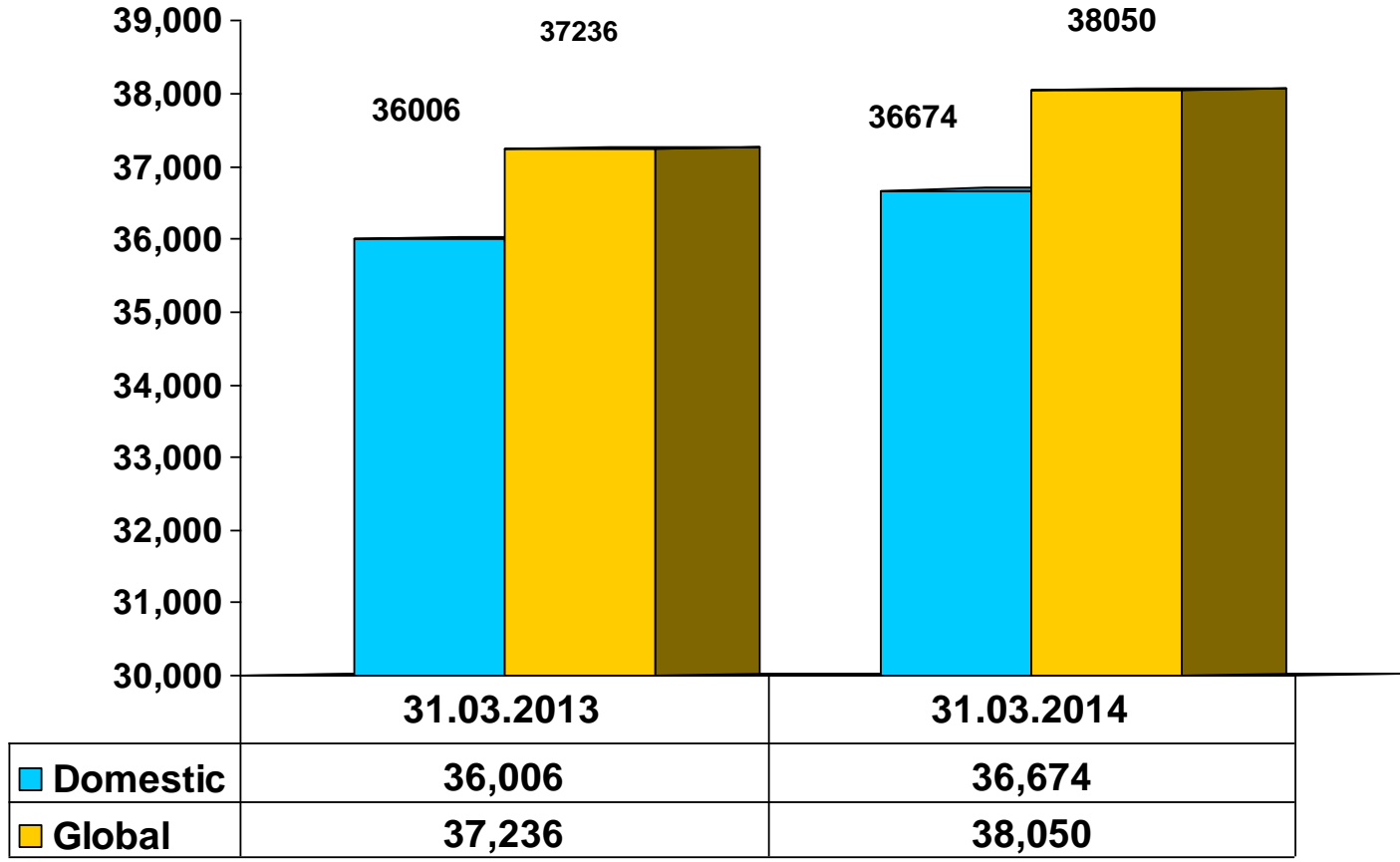
31.03.2014-1USD=Rs.59.9150

MAJOR BUSINESS PARAMETERS

Quarter Ending data in USD Mn

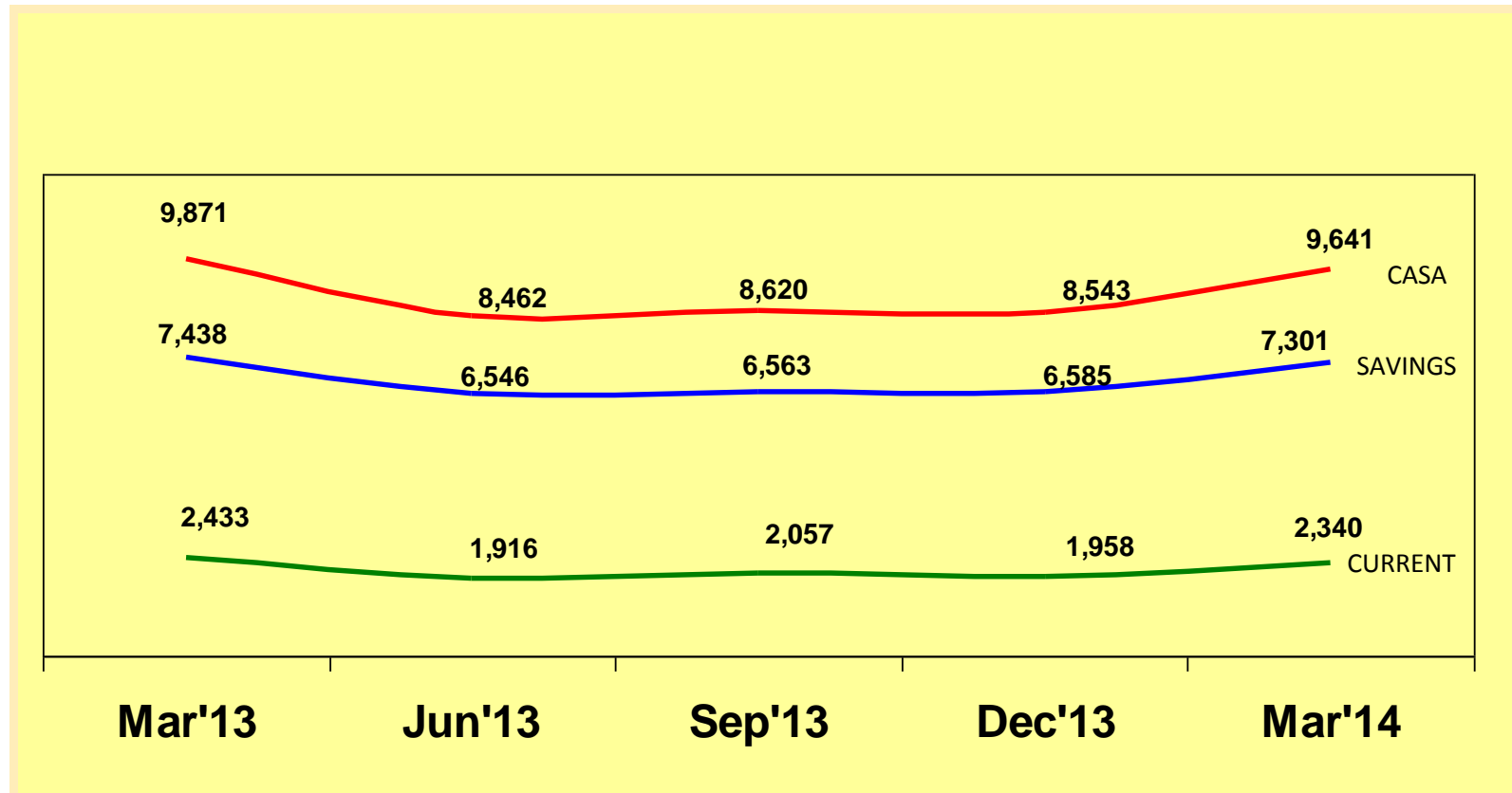
Key performance indicators	Mar 2013	Jun 2013	Sep 2013	Dec 2013	Mar 2014
USD Rate	54.2850	59.3900	62.6050	61.8050	59.9150
Business Mix	67,514	61,136	62,136	62,682	68,273
Deposits	37,236	33,038	33,976	34,515	38,050
Advances (Gross)	30,278	28,098	28,161	28,167	30,223
Operating Profit	211	178	126	155	199
Net Profit	11	21	21	12	45
NIM (%)	2.30	2.24	2.39	2.26	2.22
Gross NPA	1,217	1,251	1,310	1,483	1,505
Net NPA	742	771	779	887	944
Return on Assets (%)	0.09	0.19	0.20	0.11	0.39
Return on Equity (%)	2.23	4.61	4.79	2.55	8.43
Book Value (INR)	117.68	119.05	120.48	102.02	105.71

USD Mn



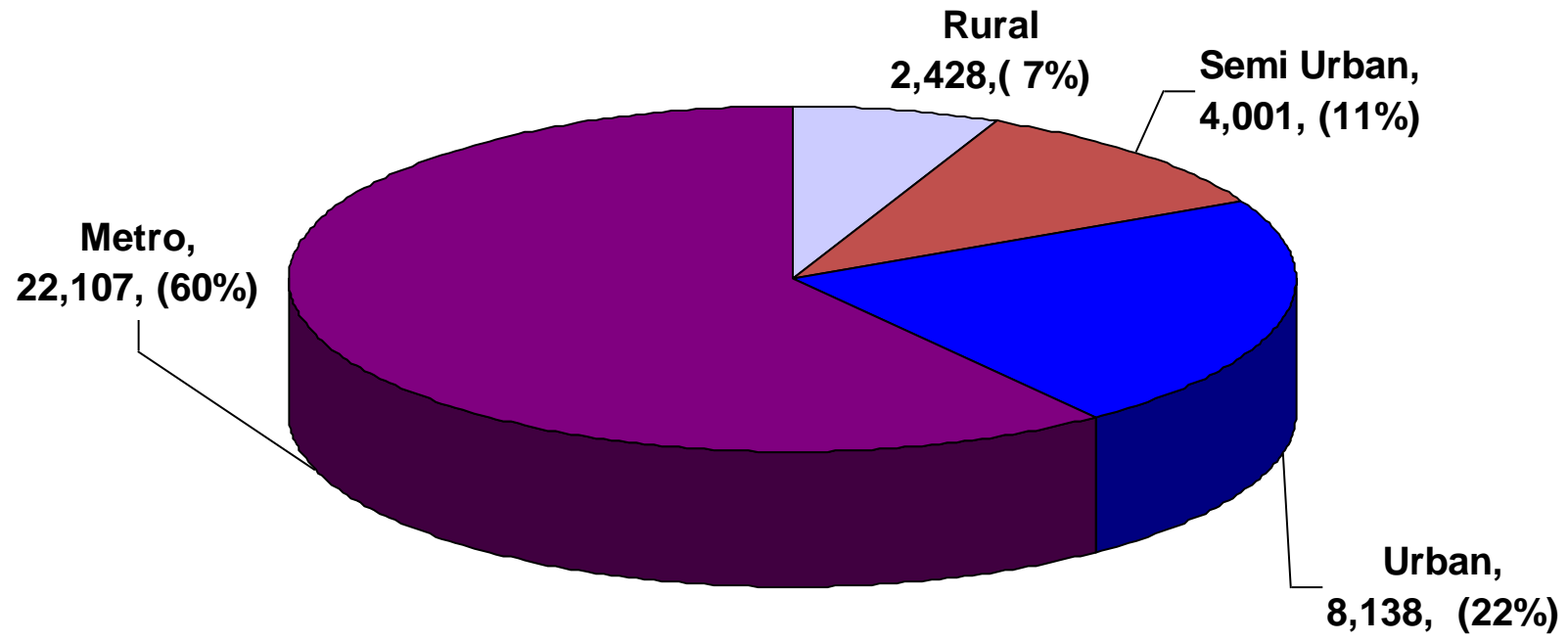
Domestic Deposits ❖ Y-o-Y Growth:12.42%	Global Deposits ❖ Y-o-Y Growth:12.78%
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USD Mn



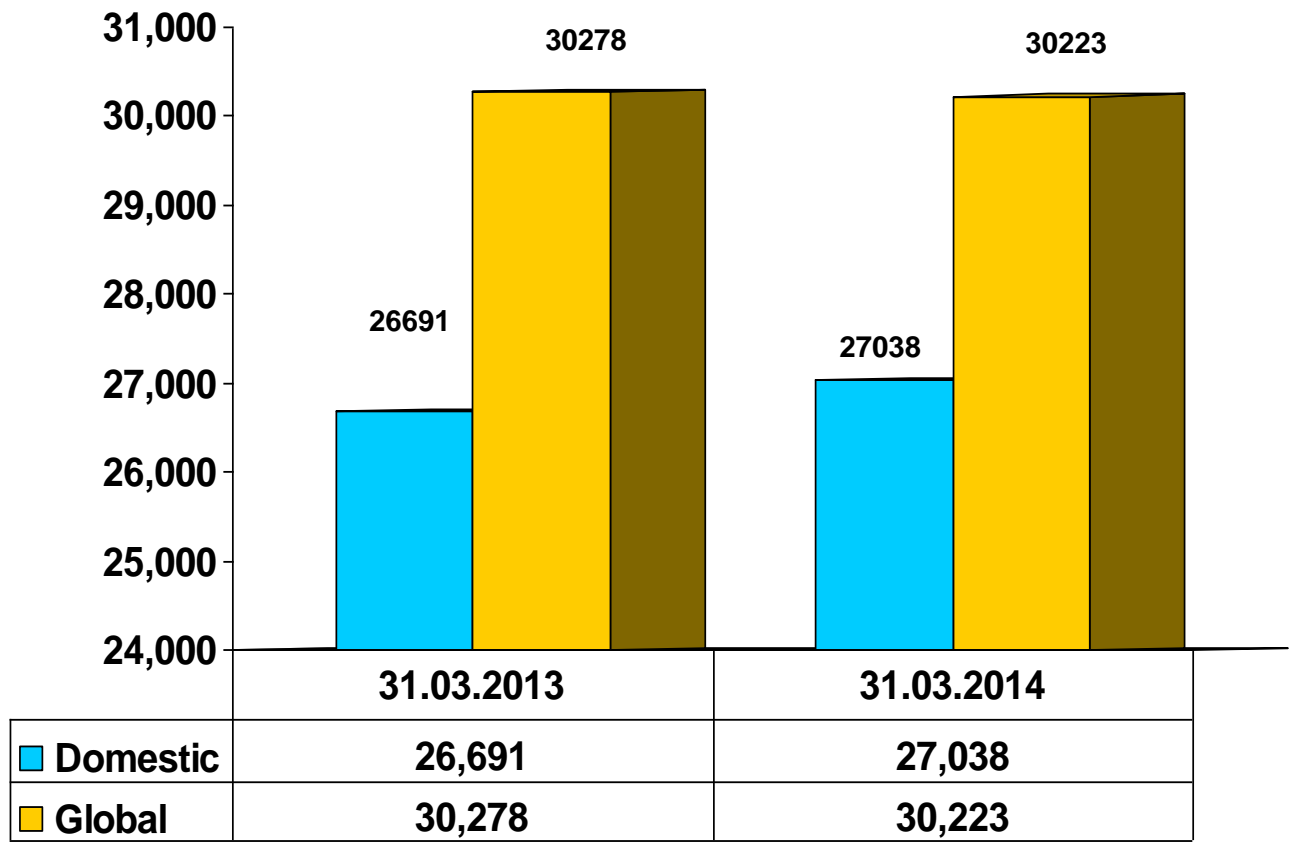
Current Deposits ❖ Y-o-Y Growth:6.18%	Savings Bank ❖ Y-o-Y Growth:8.33 %	CASA ❖ Y-o-Y Growth:7.80%	Share of CASA to Aggregate Deposits Mar'13 :26.51% Mar'14 :25.34%
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CATEGORY WISE DOMESTIC DEPOSIT



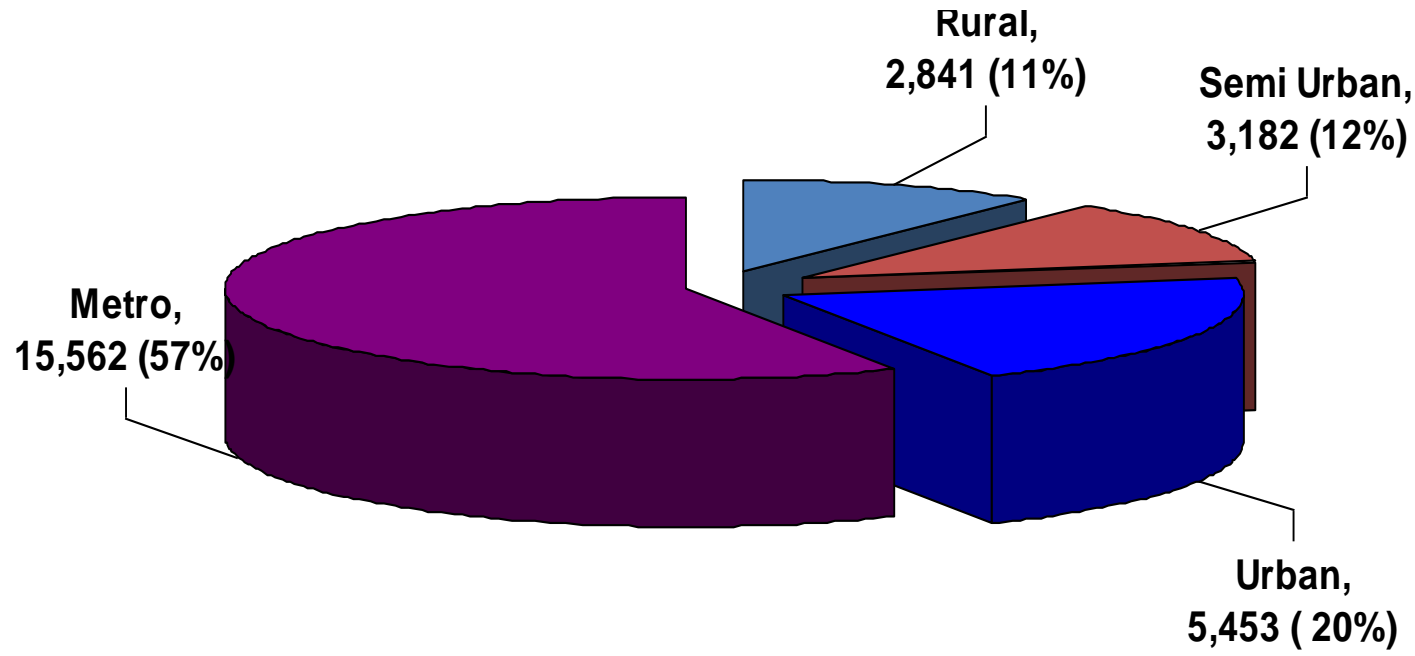
Data as on March 2014 in USD Mn

USD Mn



Domestic Advances ❖ Y-o-Y Growth:11.80%	Global Advances ❖ Y-o-Y Growth:10.17%
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CATEGORY WISE DOMESTIC ADVANCES



Data as on March 2014 in USD Mn

USD Mn

Sector	Mar 2013	Mar 2014
1. Agriculture	4,309	4,382
2.SME	3,680	4,102
of which Micro	1,537	1,771
3.Retail Credit	2,774	2,844

RETAIL CREDIT (BREAKUP)

USD Mn

Sector	Mar 2013	Mar 2014
Retail Credit	2,774	2844
Of Which		
Housing Loans	929	1,015
Misc.CC	243	226
Pushpaka	144	179
Educational Loan	548	600
Others	186	197
Jewel Loan to Others	724	627

Jewel Loan to Others portfolio included in Retail Credit from 2nd Half of 2012-13

FUND+NON FUND

USD Mn

Sector	March 2013	March 2014
CAPITAL MARKET	190	119
REAL ESTATE	3,242	3,697
Of which		
HOUSING LOAN *	1,042	1,376
COMMERCIAL REAL ESTATE	1,391	1,440
OTHERS (DIRECT & INDIRECT)	809	881

* Includes Non-Priority Housing Loans

OVERSEAS ADVANCES BREAKUP

USD Mn

	Mar'13	Mar'14
Trade	1,149	1,258
Manufacturing	1,155	1,128
Real Estate	53	64
Buyers Credit	902	292
Others	328	443
Total	3,587	3,185

RESTRUCTURED STANDARD ACCOUNTS

USD Mn

	Domestic						Foreign		Global	
	> 1 crore		< 1 crore		Total					
As on 31.12.2013	(12210)	1976	(58)	9	(12,268)	1985	(72)	12	(12340)	1997
Fresh Restructuring during Q4 of 2013-14	(1238)	207	(3)	1	(1241)	207	(0)	0	(1241)	207
Additions during Q4-2013-14 includes debit of interest, other debits, additional dosages	(409)	68	(26)	4	(435)	73	(0)	0	(435)	73
Less: Recovery/Slippage during Q4 of 2013-14	(1654)	276	(26)	4	(1680)	280	(22)	4	(1702)	284
As on 31.03.2014	(12203)	2037	(61)	10	(12264)	2047	(50)	8	(12314)	2055

Closing amounts are not matching with opening amount due to application of rates prevailing on the respective dates

SECTOR WISE RESTRUCTURED ACCOUNTS

Sector	No. of Accounts 31.03.2014	Amount in (USD Mn) 31.03.2014	% to total restructured
Airways	1	154	6.51
Power	14	536	22.69
Telecom	5	189	7.99
Iron & Steel	28	288	12.19
Textile	11	73	3.08
Paper	3	39	1.63
Auto & Ancillary	3	63	2.66
Metal Processing	4	109	4.60
Sugar	3	10	0.44
Other industries	11	88	3.74
Food Processing	2	6	0.27
Chemical & Pharma	5	21	0.87
Logistics	3	14	0.60
Engineering	13	193	8.16
Electronic & Software	1	4	0.19
Cement	1	14	0.60
Sub Total	108	1801	

SECTOR WISE RESTRUCTURED ACCOUNTS

Sector	No. of Accounts	Amount in (USD Mn)	% to total restructured
	31.03.2014	31.03.2014	
Sub Total	108	1801	
Ceramic, Granite, Marble	3	6	0.27
Gem & Jewels	1	2	0.09
Infrastructure	17	249	10.54
Trade	27	35	1.49
SME	240	99	4.17
Micro Finance	8	20	0.83
Agriculture	423	47	1.98
Comm. Real Estate(CRE)	6	20	0.86
HL/EDU/Others	397	6	0.27
Real Estate (other than CRE)	5	77	3.28
GRAND TOTAL	1235	2362	

ASSET CLASSIFICATION WISE RESTRUCTURED ACCOUNTS

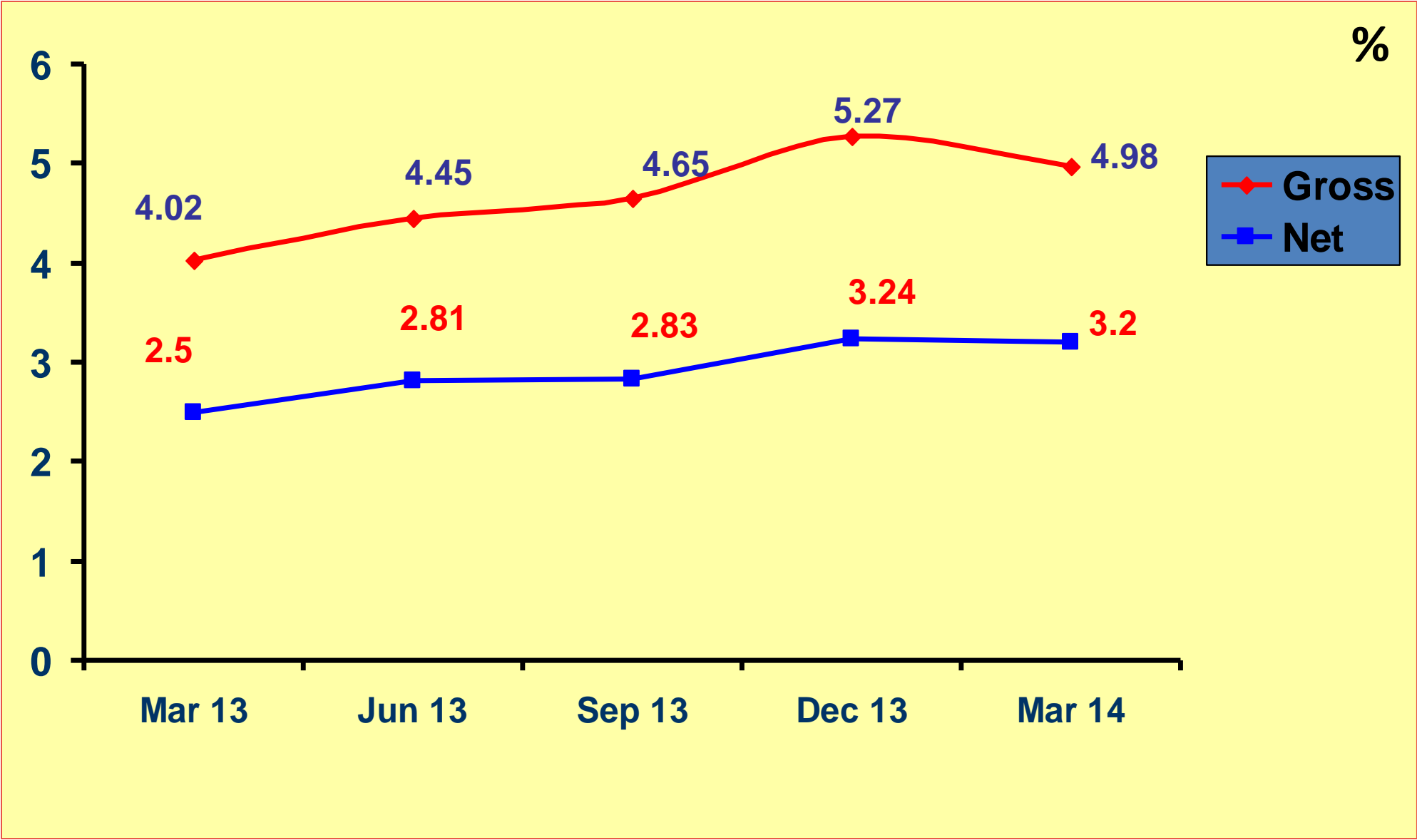
Asset Classification	31.03.2013			31.03.2014		
	No. of Accounts	Amount (USD Mn)	% to Total	No. of Accounts	Amount (USD Mn)	% to Total
Standard Assets	1,038	2,704	96.00	823	2055	87.00
Sub-Standard Assets	314	49	2.00	335	260	11.02
Doubtful Assets	92	51	2.00	77	47	1.98
Total	1,444	2,804	100.00	1235	2362	100.00

RESTRUCTURED ACCOUNTS SLIPPED - DOMESTIC

Quarter Ending data in USD Mn

	Mar'13	Jun'13	Sep'13	Dec'13	Mar'14
1 USD Rate	54.2850	59.3900	62.6050	61.8050	59.9150
No. of A/cs slipped during the quarter	13	10	20	13	16
Amount in USD Million	28	63	55	81	152

NPA RATIO



NPA SEQUENTIAL MOVEMENT (USD MN)

	Quarter Ending data in USD Mn									
	Mar 2013		Jun 2013		Sep 2013		Dec 2013		Mar 2014	
OPENING GROSS NPA	(6516)	1200	(6608)	1113	(7432)	1187	(8202)	1327	(9168)	1530
ADD Slippages	(1788)	329	(1668)	281	(1309)	209	(1650)	267	(2275)	380
LESS										
Cash Recovery	(221)	41	(198)	34	(222)	36	(207)	34	(411)	69
Upgradation	(324)	60	(92)	16	(302)	48	(135)	22	(465)	78
Write Off	(1151)	212	(554)	93	(15)	2	(342)	55	(564)	94
Sale to ARC									(983)	164
Total Reduction in NPA	(1696)	312	(844)	143	(539)	86	(684)	111	(2423)	405
Total Nettable Credits	(2581)	475	(2851)	480	(3327)	531	(3687)	597	(3362)	561
NPA Provision	(2558)	471	(2829)	476	(3306)	528	(3666)	593	(3342)	558
Other Credits	(23)	4	(22)	4	(21)	3	(21)	3	(20)	3
CLOSING GROSS NPA	(6608)	1217	(7432)	1251	(8202)	1310	(9168)	1483	(9020)	1505
Net NPA	(4027)	742	(4580)	771	(4875)	779	(5481)	887	(5658)	944
Gross NPA Ratio		4.02%		4.45%		4.65%		5.27%		4.98%
Net NPA Ratio		2.50%		2.81%		2.83%		3.24%		3.20%
Provision Coverage Ratio		58.89%		58.69%		59.34%		56.59%		54.94%
NPA of Overseas Branches (included in Gross NPA above)	(987)	182	(1004)	169	(1137)	182	(1310)	212	(1182)	197

Closing Gross NPAs are not matching with opening Gross NPAs due to application of rates prevailing on the respective dates.

The following rates are applied for 1USD. [Amount in bracket in INR Cr]

[31.3.2013:54.2850]-[30.6.2013:59.3900]-[30.09.2013:62.6050]-[31.12.2013:61.8050]-[31.03.2014:59.9150]

SECTOR WISE BREAKUP OF NPAs (DOMESTIC)

Category	NPA as of 31.03.2014 (USD Mn)	% to total Domestic NPA
Agriculture	182	13.93
Industry	814	62.22
Services	244	18.63
Personal	68	5.22
Total	1308	100.00
of Which		
Commercial Real Estate	11	0.85

NPAs – INDUSTRY WISE - DOMESTIC

USD Mn

Industry	NPA as of 31.03.2014 (USD Mn)	Outstanding as of 31.03.2014 (USD Mn)	% of NPA to the respective outstanding	% to the total Domestic NPA
Iron and Steel	171	1803	9.50	13.09
Cotton Textiles/Other Textiles	98	1205	8.13	7.49
Other Metal & Metal Products	20	368	5.55	1.56
Chemicals, Dyes, Paints etc.	19	368	5.08	1.43
Infrastructure	34	4133	0.82	2.58
Paper & Paper Products	79	302	25.99	6.00
Construction	49	399	12.39	3.78
Sugar	22	162	13.32	1.65
Gems and Jewellery	38	172	22.10	2.90
Food Processing	26	569	4.63	2.01
All Other Industries	258	2765	9.33	19.72
Sub Total	814	12246	6.65	62.22
Others	494	14792	3.34	37.78
Total Domestic NPA	1308	27038	4.84	100.00

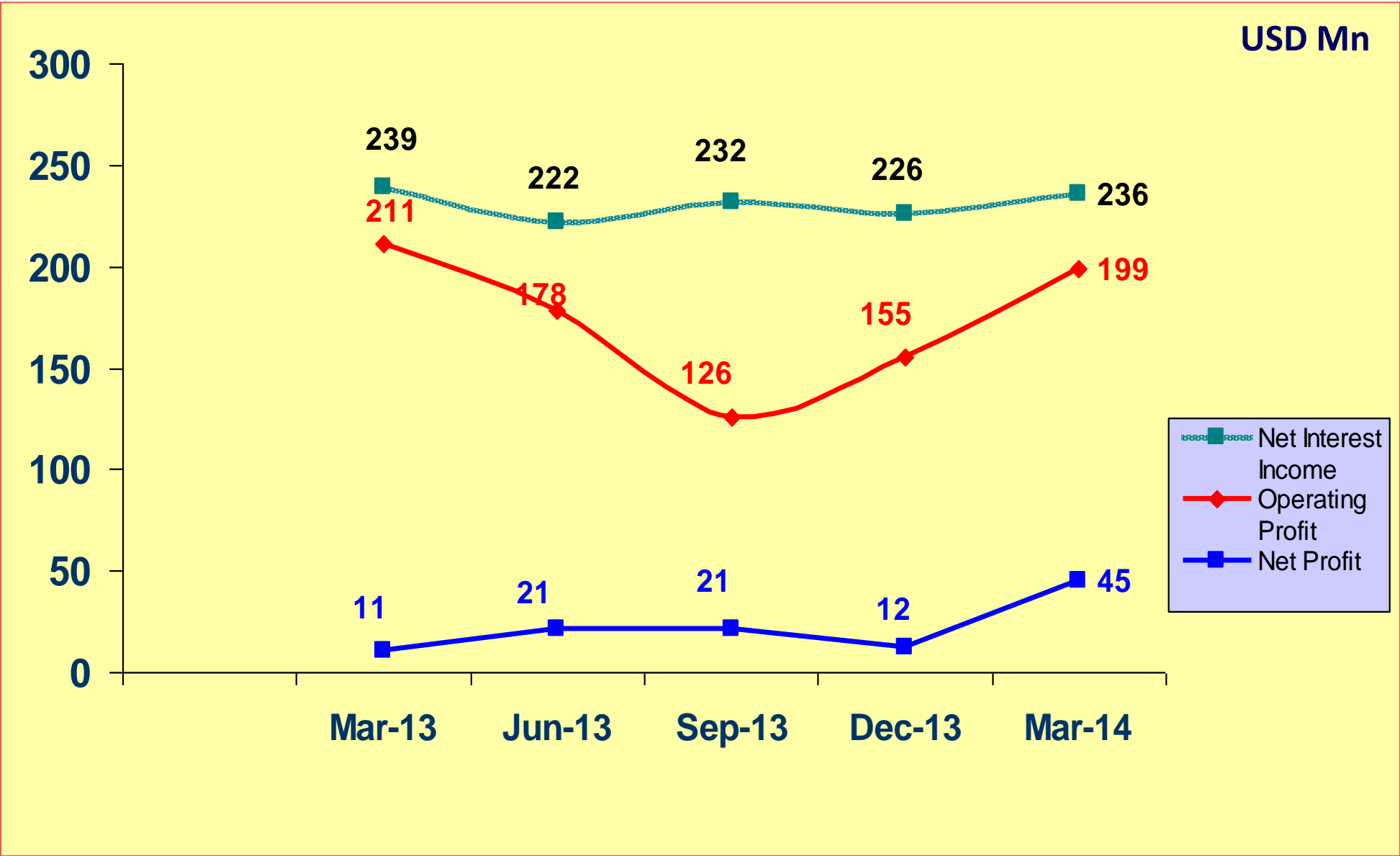
SECTORAL SLIPPAGES DURING QUARTER ENDED 31.03.2014

Category	Amount (USD Mn)
Services(Other than Commercial Real Estate)	35
Agriculture	36
Personal	33
Commercial Real Estate	2
Sub Total	106
Industry Breakup	
Mining	
All Engineering/All other Industries	82
Paper	14
Other Metals	14
Food Processing (other than Sugar,Vegetable oil,vanaspathi and tea)	7
Steel	49
Textile	6
Chemicals, Dyes, Drugs & Pharma	13
Other Industry	70
Gem and Jewellery	13
Sub Total (Industry)	268
Total Slippages – Domestic	374
Overseas	6
Total-Global	380

USD Mn

	Mar'13 (USD Mn)	Mar'14 (USD Mn)
Trade	86	131
Manufacturing	46	20
Real Estate	11	11
Others	39	35
TOTAL	182	197

PROFITABILITY (QUARTER SEQUENTIAL)



PROFIT – SUMMARY

Quarter Ending data in USD Mn

	Mar13	Jun13	Sep13	Dec13	Mar14
1 USD Rate	54.2850	59.3900	62.6050	61.8050	59.9150
Interest Earned	963	910	906	928	981
Interest Expended	724	688	674	702	745
Net Interest Income	239	222	232	226	236
Non Interest Income	124	132	53	73	100
Total Operating Income	362	354	285	299	336
Operating Expenses	151	176	159	144	137
Operating Profit	211	178	126	155	199
Total Provision	200	157	105	143	154
Net Profit	11	21	21	12	45

		USD Mn		
Particulars		Q4 12-13	Q4 13-14	(In INR) Variance %
	1 USD Rate	54.2850	59.9150	
TOTAL INCOME		1086	1081	9.80
Interest Earned		963	981	12.40
Other Income		123	100	-ve
TOTAL EXPENDITURE (excl. provisions and contingencies)		875	882	11.21
Interest Expended		724	745	13.56
Operating Expenses		151	137	-ve
i) Payments to and provisions for employees		95	67	-ve
ii) Other Operating Expenses		56	70	38.22
OPERATING PROFIT (profit before provisions and contingencies)		211	199	3.95
Total Provisions and Contingences		200	154	-ve
Of which Provisions for NPAs		150	52	-ve
Provision for Taxes		55	29	-ve
Others		-5	73	
NET PROFIT		11	45	357.90

PROFIT – GEOGRAPHICAL DISTRIBUTION

USD Mn

Particulars	Q4 12-13	Q4 13-14	Variance %
1 USD Rate	54.2850	59.9150	
OPERATING PROFIT			
Global	211	199	3.95
Domestic	192	178	2.42
Overseas	19	21	19.21
PROVISIONS			
Global	200	154	-ve
Domestic	174	143	-ve
Overseas	26	11	-ve
NET PROFIT			
Global	11	45	357.90
Domestic	18	35	115.09
Overseas	-7	10	244.91

PROFIT – NET INTEREST INCOME

Quarter Ending data in USD Mn

Particulars	Mar 13	Jun 13	Sep 13	Dec 13	Mar 14
1 USD Rate	54.2850	59.3900	62.6050	61.8050	59.9150
Total Interest Income	963	910	906	928	981
Of which					
Int Income from Advances	737	700	698	702	738
Int. Income from Investments	207	197	199	208	216
Other Interest Income	19	13	9	18	27
Total Interest Expended	724	688	674	702	745
Of which					
Int. Expended on Deposits	644	622	599	629	680
Int. Expended on borrowings	80	66	50	73	65
Other Int. Expenses	0	0	25	0	0
NET INTEREST INCOME	239	222	232	226	236
NET INTEREST MARGIN	2.30%	2.24%	2.39%	2.26%	2.22%
Net Interest Margin (Domestic)	2.36%	2.31%	2.48%	2.32%	2.26%
(Overseas)	1.74%	1.60%	1.62%	1.74%	1.94%

NON INTEREST INCOME (QUARTERLY COMPARISON)

Quarter Ending Data in USD Mn

Particulars	Mar 13	Jun 13	Sep 13	Dec 13	Mar 14
1 USD Rate	54.2850	59.3900	62.6050	61.8050	59.9150
Total Non Interest Income	124	132	53	73	100
Of which					
Exchange / Commission	46	34	36	35	49
Profit on Sale of Investments	32	67	2	5	7
Loss on Revaln. Of Investments	0	-2	-15	0	0
Recovery in written off Accounts	20	12	11	7	19
Other Non interest Income	26	21	19	26	25

NON INTEREST INCOME - FY 2013 – 2014

USD Mn

Particulars	FY 12-13	FY 13-14	Variance % (In INR)
1 USD Rate	54.2850	59.9150	
Total Non Interest Income	363	362	9.96
Of which			
Exchange / Commission	165	155	3.77
Profit on Sale of Investments	57	82	56.96
Loss on Revaluation. Of Investments	-13	-17	-ve
Recovery in written off accounts	61	50	-ve
Other Non interest Income	93	92	9.81

NET PROFIT (QUARTERLY COMPARISON)

Quarter Ending data in USD Mn

Particulars	Mar 13	Jun 13	Sep 13	Dec 13	Mar 14
1 USD Rate	54.2850	59.3900	62.6050	61.8050	59.9150
OPERATING PROFIT	211	178	126	155	199
Total Provision	200	157	105	143	154
<i>Of which</i>					
NPA	144	122	78	111	52
Counter Cyclical Buffer	9	0	0	0	0
Standard Advances	19	2	14	6	18
Depreciation on Investments	24	2	1	3	70
Staff Welfare Fund	1	1	1	1	1
Deferred Tax Liability	-74	0	0	0	-22
Income Tax	55	15	6	12	29
Wealth Tax	0	0	0	0	0
Contingencies	0	0	0	0	3
Other General Provisions	-2	0	0	0	0
Non Performing Investments	1	0	0	0	0
Diminution of Securities	0	0	0	0	0
Restructured accounts	24	15	5	10	3
Other Assets	0	0	0	0	0
Country-wise risk	-1	0	0	0	0
NET PROFIT	11	21	21	12	45

COST & YIELD RATIOS (QUARTERLY COMPARISON)

Quarter Ending data in USD Mn

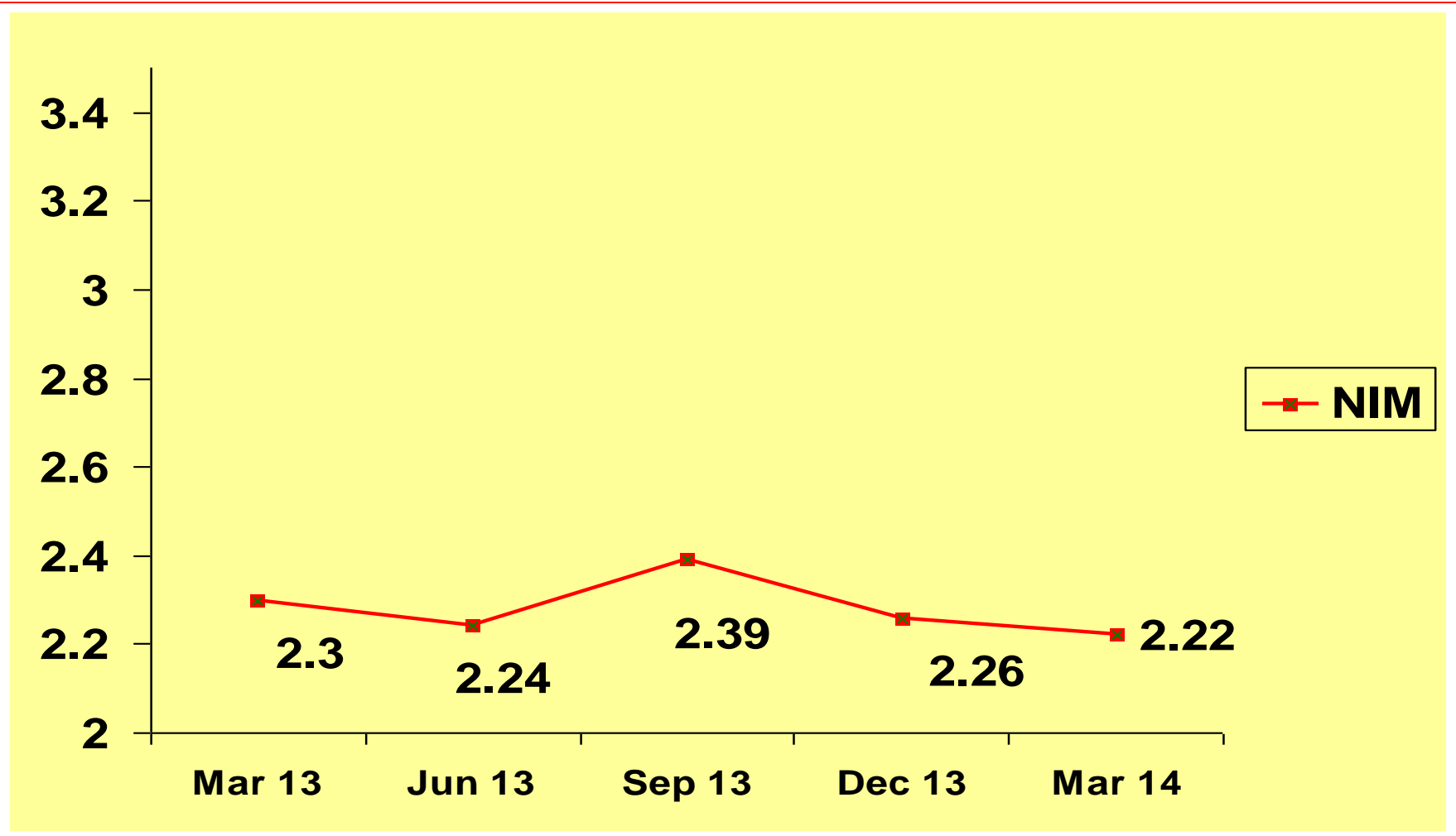
	Mar 13	Jun 13	Sep 13	Dec 13	Mar 14
Avg. Cost of Deposits (%)	7.55	7.52	7.58	7.57	7.61
Avg. Yield on Advances(%)	9.90	9.89	10.08	9.99	10.07
Avg. Yield on Investments(%)	7.28	7.28	7.31	7.21	7.18
Avg. Cost of Funds(%)	7.18	7.14	7.15	7.40	7.51
Avg. Yield on Funds(%)	9.28	9.20	9.34	9.30	9.01
Net Interest Margin(%)	2.30	2.24	2.39	2.26	2.22

RATIOS (QUARTERLY COMPARISON)

Quarter Ending data in USD Mn

	Mar13 Q4	Mar 13 (Annual)	Jun13	Sep13	Dec13	Mar 14	Mar14 (Annual)
Cost to Income Ratio (%)	41.75	47.17	49.81	55.63	48.09	40.80	48.40
Return on Assets (%)	0.09	0.24	0.19	0.20	0.11	0.39	0.23
Return on Equity (%)	2.23	5.49	4.60	4.79	2.55	8.43	6.70
Earning Per share (INR)	2.54	6.14	5.45	5.74	2.61	8.69	4.87
Book Value per Share (INR)	117.68	117.68	119.05	120.48	102.02	105.71	105.71

NET INTEREST MARGIN (QUARTERLY COMPARISON)



USD Mn

	31.03.2013				31.03.2014			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
SLR Investments	1779	8174	54	10007	1698	8193	12	9903
Of which								
Government. Securities	1768	8174	54	9996	1689	8192	12	9893
Other Approved Securities	11	-	-	11	9	1	-	10
M Duration (for SLR)	-	-	-	5.92	-	-	-	5.68
Non SLR Investments	1056	25	1	1082	1393	54	0.00	1447
M Duration (Non SLR)	-	-	-	1.97	-	-	-	4.14
M Duration (Entire Portfolio)	4.14	6.13	7.25	5.67	4.06	6.21	5.98	5.66
Total	2835	8199	55	11089	3091	8247	12	11350

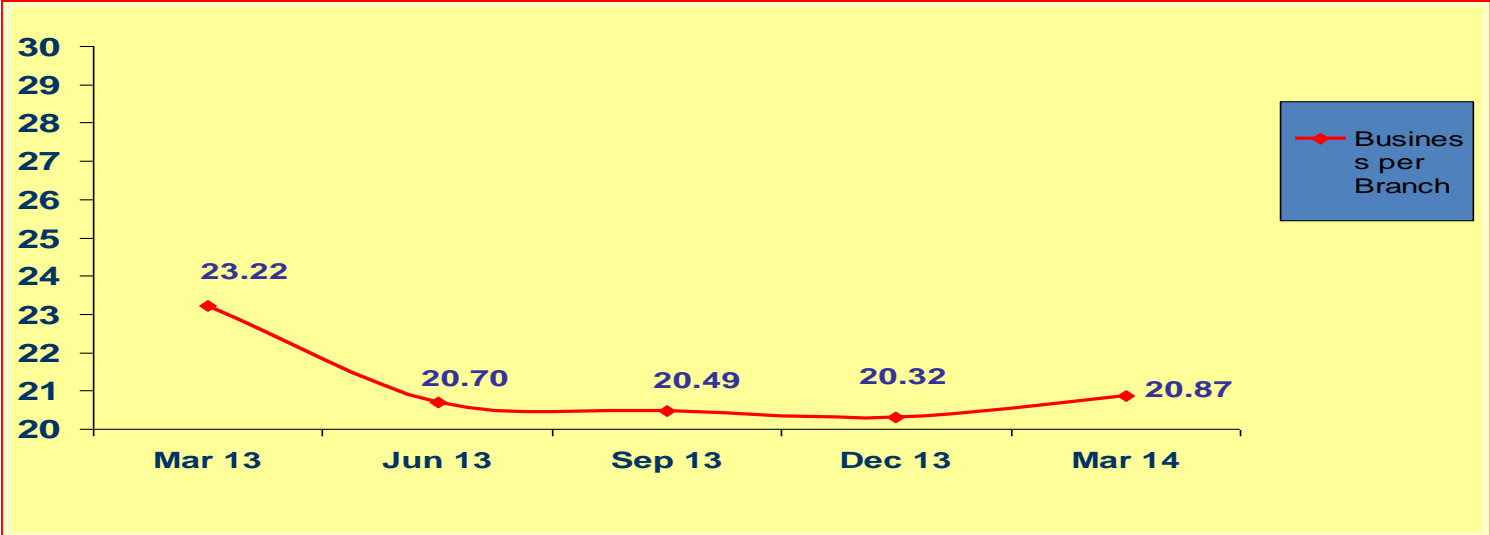
USD Mn

Type of Investment	Book Value (Gross)	Total Provision
G - Sec	388.56	0.26
Bonds - Others	1.53	-
MTN, FCCB	116.15	10.44
Shares	0.01	-
Joint Venture - Malaysia	32.25	-
Total	538.50	10.70

CAPITAL ADEQUACY BASEL-III

Quarter Ending data in USD Mn

	Jun 13	Sep 13	Dec 13	Mar 14
1 USD Rate	59.3900	62.6050	61.8050	59.9150
Tier I Capital	1,969	1,867	2,086	2312
Tier II Capital	1,045	967	979	1024
Total Capital	3014	2,834	3,065	3336
Common Equity Tier I	1,867	1,771	1,988	2222
Total Net Assets (Terminal)	41,910	41,494	42,937	45882
Risk Weighted Assets BASEL III	27,576	26,592	27,879	30957
CRAR – TIER I (%) BASEL III	7.14	7.02	7.48	7.47
CRAR – TIER II (%) BASEL III	3.79	3.64	3.51	3.31
CRAR (%) BASEL III	10.93	10.66	10.99	10.78
CET I	6.77	6.66	7.13	7.18



- **Core Banking Solution**
- Our bank has implemented the Core Banking Solution developed in-house, christened 'CROWN' (Centralized Resources Over Wide-area Network).
- As per recent advise of Ministry, we have planned to move to the COTS CBS model which is widely used by all other PSB banks in India.
- All the branches of the bank are enabled for NEFT and RTGS.
- Our Information Technology Department is ISO: 9001:2008 certified.
- **Alternate Delivery Channels :**
- **ATM :**
- Our ATM application server on Sun Solaris and the switch is from M/s YCS on AIX IBM Server. ATMs runs on port based programs.
- As on 31.03.2014 our Bank has 2533 ATMs spread across the country, of which 43 are at various Railway stations. Our bank is a member of NPCI and VISA consortiums. We have installed 899 cash dispensers under the new RFP, as at the end of March 2014.
- Our Bank has introduced e-kiosks and installed 102 kiosks in branches and ATMs.
- Our Bank has launched VISA International Gold/Platinum/Signature cards for high net worth customers We have also launched Kisan debit cards to our agricultural customers to enable them to draw the loan proceeds through ATMs.
- Our Bank has introduced specially designed CONNECT cards for boys/gentlemen and girls/ladies with separate designs and good value added features.
- Our Bank also successfully launched Domestic RuPay cards of NPCI which can be used for domestic transactions only. We have plans to issue these cards in Semi Urban and Rural areas where the usage will not be for international transactions.

- Launched Gift Cards to be issued to customers with denominations upto Rs.50000/-.
- Our Bank has introduced reward points to our customers for usage of our Debit and Credit cards in Pos and Ecom transactions. The process is outsourced to M/s Loyalty Rewards who will be managing awarding of points and exchange of points by the customers through various merchants.
- **Internet Banking** : Bank has home-grown internet Banking suite, which has contemporary offerings; Opening of Term Deposits, Funds Transfer using RTGS through Internet Banking have been enabled.
- E-PAYMENT OF following state VAT has been made online.
- i)Lucknow, ii)Delhi, iii)Maharashtra (GRAS) (Multi Dept. Portal), iv) Pondicherry, v)Karnataka, vi) Andhra Pradesh, vii) Tamilnadu, viii) Jharkhand and ix) West Bengal which ensures float funds for the Bank. Payment of port charges has been enabled for Chennai and Tuticorin Ports which ensures float funds for the Bank.
- Multiple scheduling of payments to SB/CDCC/RD/ loan accounts on the lines of branches has been introduced in internet banking. We have introduced online opening / closure / renewal of Deposits opened through internet banking.
- Our Bank has now introduced an one-Stop Super market named as **IOB Super Market** with links to all categories of merchants like Telecom, Insurance etc.
- OTP facility enabled for the inter bank/intrabank funds transfer above Rs.50000/-
- OTP introduced for all Ecom/Utility payment transactions
- Puducherry Electricity Bill Collection/Excise Collection through internet banking introduced.
- Integrated with AMet University for Fee Collection
- Customers can close/renew deposits which was opened through online
- Scheduling of payments for future dates is made available to customers.

- E-Payment of fees has been introduced to Ujjain Engineering College
- **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, Amet University and TN MGR Medical University has been brought under payment gateway with net banking, debit and credit cards and other bank VISA cards for payment of college fees.
- Our Bank has 9 aggregators with 7000 plus sub merchants under them. We have 10 Direct Merchants whose payments are being routed through our payment gateway.
- **Mobile Banking** : Mobile Banking solution is two way authentication through OTP (One Time Pin) and transactions can be done through SMS Mode and Mobile Browser (GPRS).
- The following services are available in Mobile Banking :Account Balance Enquiry, Last few transactions, Cheque paid status, Loan balance enquiry, Loan payment history (last few), Deposit balance enquiry, Funds transfer facilities, Payment to IOB Credit Card, branch locator, ATM locator, Suspend ATM/Debit card, Cheque book request, Stop payment of cheque, opening of term deposit, Loan Statement request, movie ticket booking, air ticket booking, mobile topup etc.,
- **CTS – Implementation**
- Our Bank has implemented CTS in 1484 branches covering 54 regions. The average number of instruments of handled by CBO, Chennai during March 2014 is 77000.
- The bank has achieved 68.60% of electronic transactions as the end of March 2014.
- **GENNEXT** Branch to cater to the needs of techsavvy younger generation of customers has been opened in Chennai, Bangalore and Manipal.
- **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 is in operation for the past 1-1/2 years. Similarly APBS and NACH platforms are in operation.

- **Financial Inclusion Project** : Our 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.
- **Central Plan Schemes Monitoring System (CPSMS)** : CPSMS 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.
- **GePG (Government E-Payment Gateway)** has been implemented to disburse bulk payments from Central Government departments to Central Govt. employees/vendors through our bank's NEFT platform. 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.
- We are the only Nationalised Bank to collect Chennai Corporate tax across counters.
- **Infrastructure Space** :Our Bank is the first bank to establish 3 Data Centres setup to ensure Zero data loss among the Public Sector Banks. Our Bank has provided alternate connectivity to all our Data Centres and also to the branches wherever feasible through alternate service providers/medium.
- Connectivity for Ultra Small Branches is provided through a VAN based broadband 3G modem/ Data cards.
- **IT Organization Structure** :
- Developing software in-house resulted in perfect alignment of business and IT aspirations, reduced cost, increased agility and nimble footedness and the all-important flavor of domain knowledge.
- 3 Data Centers has revolutionalized the BCP-DR readiness of the bank.

- The Data Centers are connected to the network nodes situated mostly at our Regional Offices by means of MPLS clouds from BSNL (Primary link- except Mumbai & Delhi where MTNL is the Primary link) and Bharati Airtel and to branches directly through the BSNL (Primary) cloud and TCL/ Tulip cloud as secondary links. The last mile for secondary link from TCL/Tulip is in the form of RF/VSAT links.
- Apart from introducing network redundancy, this has given us double-bandwidth at half the cost, because of the competition.
- The excess bandwidth has been tapped to introduce Video Conferencing and IP – Video / Audio telephony thereby enhancing reach, at reduced cost. Since, IP telephony is introduced to 3 of our overseas branches, the benefit is absolute.
- Information System Security Policy conforms to ISO Standards.
- **During the current year, our Bank was awarded two Skoch Order of Merit for India's Best in SMART Governance and Digital Inclusion Awards. One for Paperless Board- Step towards Green Initiative and other for High Availability of WAN.**

THANK YOU



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

(A Government of India undertaking)
आपकी प्रगति का सच्चा साथी
Good people to grow with

Touching Hearts
Spreading Smiles

