

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

Good People to Grow With

Touching Hearts Spreading Smiles

since 1937

Presentation to Analysts

September 2014

(in INR)



Continuing Tradition of Quiet & Dignified Service to the Society

Good People to Grow With

INDEX

Particulars	Page No.	Particulars	Page No.
Mile Stones	4-5	NPA Details	32-37
Share Holding Pattern	6	Profitability	38-41
Foreign Branches	7	Profitability - Details of Income	42-45
Joint Ventures	8	Net Profit	46
Highlights	9	Ratios - Cost & Yield Ratios & NIM	47
I.T. Initiatives	10-17	Investments - Domestic & Foreign	48-49
Major Business Parameters	18	Capital Adequacy	50
Deposits, CASA, Domestic Deposits - category wise	19-21	Productivity	51
Advances	22-27	Financial Inclusion	52
Restructured Accounts	28-31	Corporate Social Responsibility	53-54

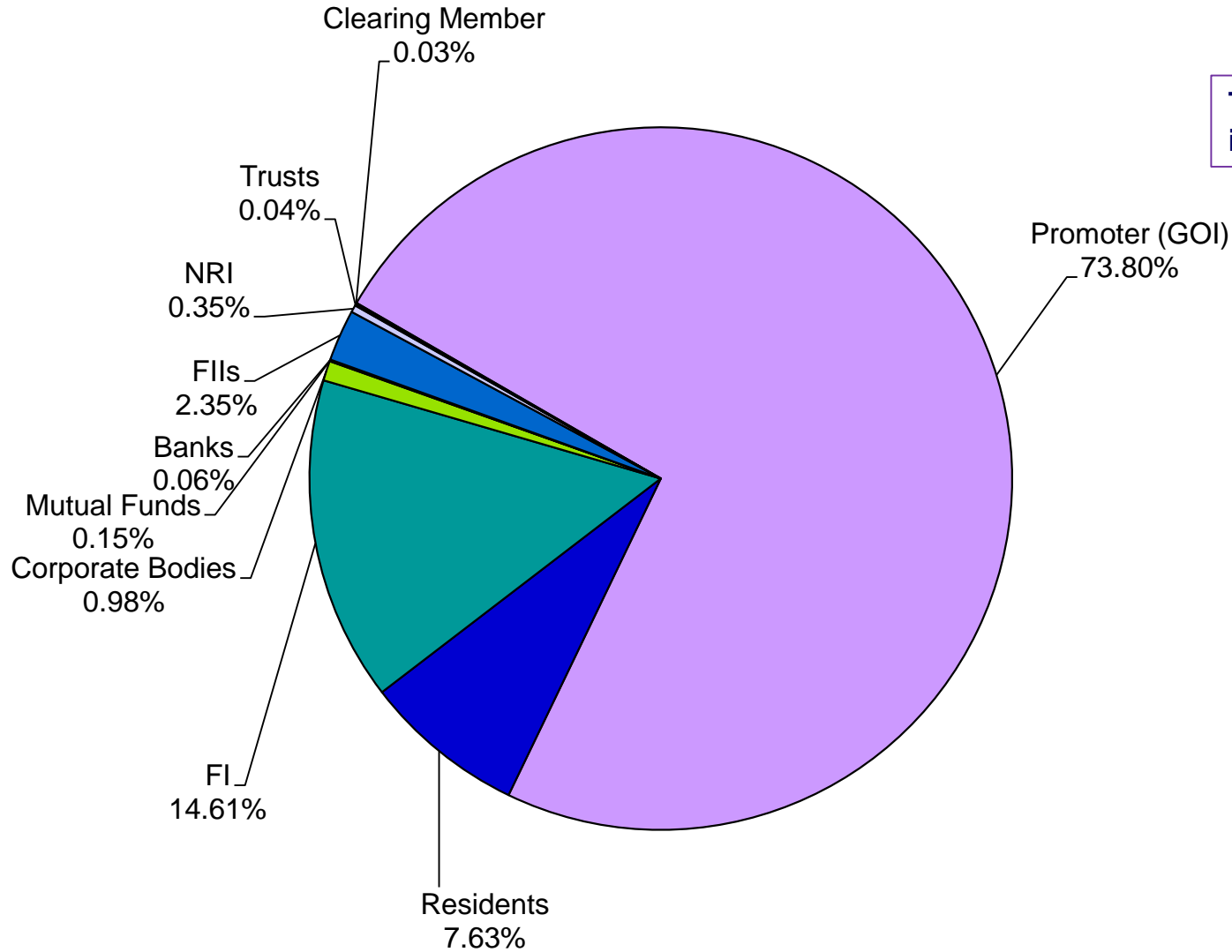
Milestones

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
1984	1000 th branch – Commercial & Industrial Credit – opened
1990	Took over Bank of Tamilnad
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
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

Milestones

2006	Bank reached INR 1 lac crore mark in Total Business
2006-07	Net Profit reached INR 1000 Cr.; Bharat Overseas Bank Ltd. was merged with IOB
2007	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	Received National Award For Excellence in MSME Lending and for outstanding performance for implementing PMEGP programme in South Zone. 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
	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
	<i>IBA Technology Award 2012-2013 for Best use of Business Intelligence awarded to IOB</i>
	Our bank has bagged Best bank Award from Govt of Tamil Nadu for its support to Self Help Group (SHGs) in the State.
	Our Bank bagged the National Award for Effective Implementation of PMEGP 2012 - 13 (South Zone)
	Our Bank awarded Customer Focus Award for constantly delivering industry leading service standards.
	Our Bank received "Banking Excellence Award " from Finance Ministry,GOI
2014-15	SKOCH AWARDS - IOB Wins order of Merit in FI and ADF/MIS for the implementation of "IOB - SAMPOORNA" project under Financial Inclusion and Implementation of Automated Data Flow/MIS.
	Our CMD Dr.M.Narendra received the CNBC TV 18 CFO Award 2013 - 14
	Our Bank has surpassed the landmark of 3000 ATMs as on 31.07.2014- Tirumalaipatti Branch

Investor Profile – Shareholding Pattern (%) as on 30.09.2014



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



Global Footprints – Foreign Branches of the Bank

Branches	Representative Office	J V Subsidiary	Remittance Centres
❖ Singapore	❖ Guangzhou – China	❖ Malaysia	❖ Singapore –
❖ Hong Kong Main	❖ Vietnam		Serangoon Road
❖ Hong Kong TST	❖ Dubai		❖ Singapore - Boon Lay
❖ 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 branch , Bangkok was opened on 04.07.2014.
- Ministry of Finance, Government of India has allocated the following overseas centres for opening of overseas JV/WOS by the Bank.
1.Thailand,2.Vietnam,3.Mongolia,4.Srilanka and 5.Republic of Korea.

Strategic Investments - Joint Ventures

IOB entered into Non Life Insurance Business with Universal Sompo General Insurance (USGI) Company Limited with equity participation of 19% along with the Following Banks and Institutions

Joint venture Equity Contributors	%	INR Crs
Allahabad Bank	30	105.00
Indian Overseas Bank	19	66.50
Karnataka Bank	15	52.50
Dabur Investments	10	35.00
Universal Sompo Insurance Inc	26	91.00
Total		350.00

- The Company has entered into Bancassurance tie up with Allahabad Bank, IOB and Karnataka Bank.
- Our Bank has entered into Corporate Agency arrangements with effect from 20.12.08 for distribution of USGI products
- Bank earned net commission of INR 1.55 crore in the current financial year up to 30.09.2014 compared to INR 1.31 crore in the corresponding period of last year from Health Care Policies
- During the current year up to 30.09.2014, the Bank earned commission from Non Life Sompo (Asset) insurance INR 4.72 crore compared to INR 4.43 crore up to 30.09.2013

- @ Business touched INR 4,20,739 Crores (**YoY Growth 8.16%**)
- @ Deposits stood at INR 2,39,224 Crores (**YoY Growth 12.47%**)
- @ CASA stood at 23.76%
- @ Advances stood at INR 1,81,515 Crores (**YoY Growth 2.96%**)
- @ Operating Profit for Q2 14-15 is INR 729 Crores
- @ Net Loss for Q2 14-15 stands at INR 246 Crores
- @ Provision Coverage Ratio stood at 48.74%

IT Organization Structure:

- For effective IT Governance, a Board level IT Strategy Committee and a Top Management level IT Steering Committee have been formed in addition to the existing IT security Committee headed by the Executive Director of the Bank and an IT Technology Committee with external consultant from IIT, Chennai.
- Policies like Information Security Policy, IT Outsourcing Policy, IT Purchase Policy and Manual, IS Audit Policy, Data Archival Policy, Data Retention Policy and Data Ownership Policy have been put in place.
- Developing software in-house resulted in perfect alignment of business and IT aspirations, reduced cost, increased agility and domain knowledge.
- 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

Infrastructure Space:

- Our Bank is one of the first banks to establish 3 Data Centers setup to ensure Zero data loss among the Public Sector Banks. Our Bank has provided alternate connectivity to all our Data Centers 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.

Core Banking Solution:

- Our bank has implemented the Core Banking Solution developed in-house, christened 'CROWN' (Centralized Resources Over Wide-area Network).
- We have planned to move to the COTS based CBS model which is widely used by all other Public Sector Banks in India.
- All the branches of the bank are enabled for NEFT and RTGS.
- Our Information Technology Department is ISO: 9001:2008 certified.
- **CTS – Implementation:** We have implemented in 1704 branches covering 57 regions. The average number of instruments handled by CBOs at Delhi, Mumbai and Chennai during September 2014 is 80000.
- **ATM - As** on 30.09.2014 our Bank has 3282 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 1659 cash dispensers under MOF and Capex Model out of the 3282 ATMs, as at the end of September 2014.
- We have 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.
- We have introduced specially designed CONNECT cards for boys/gentlemen and girls/ladies with separate designs and good value added features.
- We have 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.
- We have launched Gift Cards to be issued to customers with denominations upto Rs.50000/-.

- We have 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.

Alternate Delivery Channels:

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, ix) West Bengal, x) Orissa, xi) Gujarat & xii) Dadra Nagar Haveli which ensures float funds for the Bank. Payment of port charges has been enabled for Chennai, Tuticorin, Vizag, Kandla & Cochin 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. Payment to PPF can be made online through internet. Opening of Deposits for Senior citizens has been introduced.

- Facility has been given to the customer to auto schedule the RD installments
- Puducherry Electricity Bill Collection/Excise Collection through internet banking introduced
- Integrated with the following institutions for E-payment
 - AMET University
 - Tamilnadu Fisheries University
 - Ujjain Universities
 - Stella Maris College
 - EBET, Tiruppur
- Customers can close/renew deposits which was opened through online on maturity.
- Scheduling of payments for future dates and also standing instruction is made available to customers
- Online opening of Deposits for Senior citizens has been introduced
- OTP facility enabled for the inter bank/intra bank funds transfer above Rs.50,000/-
- OTP introduced for all Ecom/Utility payment transactions
- Customers can close/renew deposits which was opened through online
- Scheduling of payments for future dates is made available to customers.

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, EBET and Ayyan fireworks has been brought under payment gateway with IOB debit and credit cards and other bank VISA cards for E-payment.
- We have 11 aggregators with 12000 plus sub merchants under them. We have 13 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 top up etc.,
- Online opening of Savings Bank accounts and Deposit has been enabled through our website www.iob.in. Bank is in the process of implementing a new Mobile banking Solution very soon enabling all the services available with other Banks.

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 Aadhar Payment Bridge Solution and National Automated Clearing House platforms are in operation. Our bank has also gone online with NPCI on the AEPS Bridge (Aadhar Enabled Payment System).

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. 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.

Data Warehousing:

- Data relating to 12 years have been ware-housed and moved to Oracle-Essbase.

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 Corporation tax across counters.

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 with the implementation of M/s. Ramco Systems software, eliminating the manual preparation of returns by Branches.
- Besides, ad-hoc requirements from Regulators and External agencies are met by generation of reports and data dumps from the system using ad-hoc queries.

Business Intelligence:

- We have introduced Oracle-Business Intelligence Suite, reportedly first Bank to do so, which gives interactive Dash Boards, alerts, analytics etc,. Our ITD has deployed the latest version of Oracle Business Intelligence which has additional features and options. Lot of efforts has been spent on establishing the system to store huge amount of historical data as well as to connect to real time applications. Sessions on BI are regularly conducted at Staff College in their training programs. For ready reference, demo of BI, User Manual and List of Analytical Reports are made available in the home page of the product.

GENNEXT:

- Branch to cater to the needs of techsavvy younger generation of customers has been opened in Chennai, Bangalore and Manipal.

Government Business:

- Our bank caters to various tax collections both direct and indirect, and also various State Governments.

Awards & Accolades:

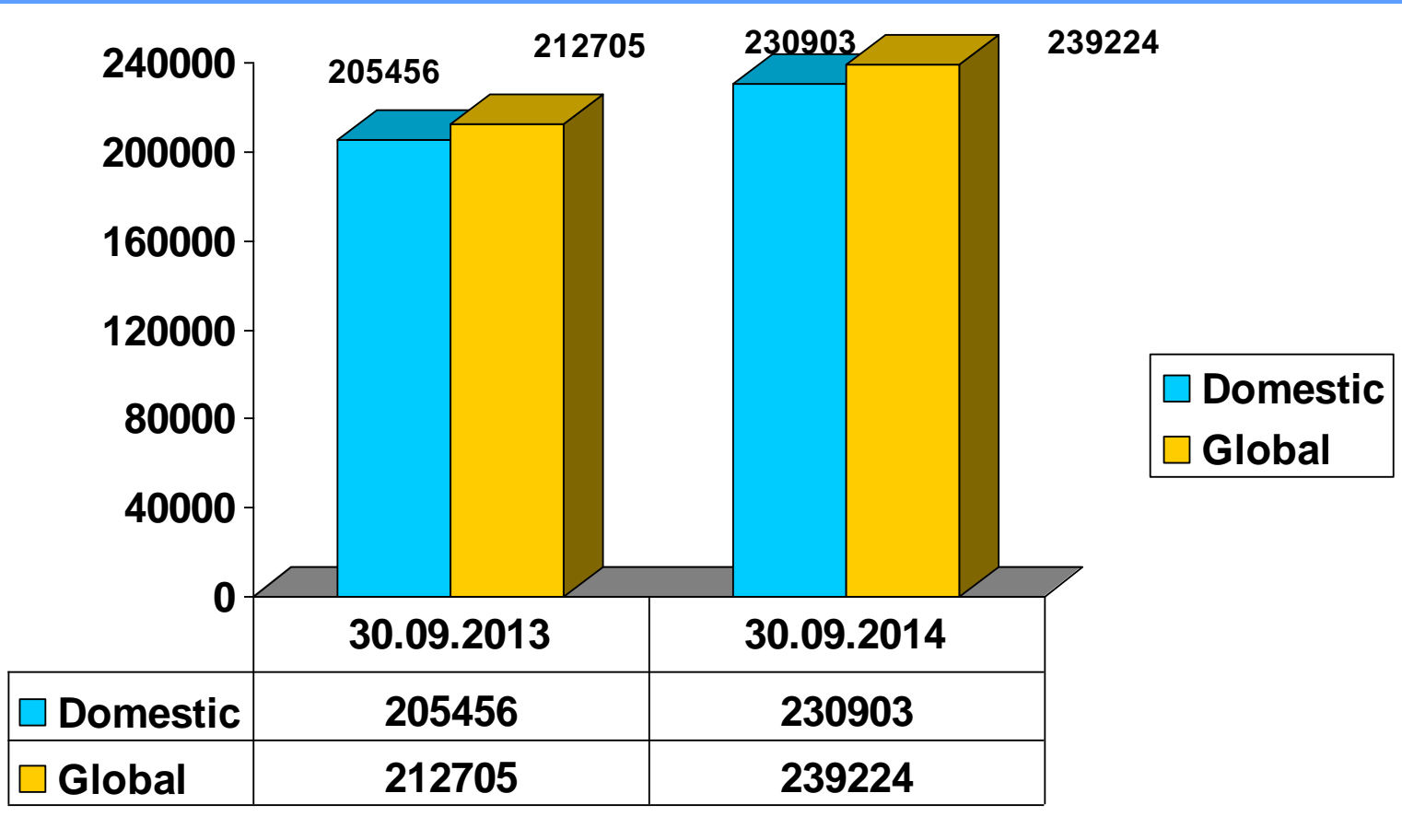
- During the current year, our Bank was awarded Skoch Order of Merit Award for ADF / MIS.

Major Business Parameters

Quarter ending

INR Crs

Key performance indicators	Sep 2013	Dec 2013	Mar 2014	Jun 2014	Sep 2014
Business Mix	3,89,005	3,87,406	4,09,057	3,99,188	4,20,739
Deposits	2,12,705	2,13,319	2,27,976	2,21,879	2,39,224
Advances (Gross)	1,76,300	1,74,087	1,81,081	1,77,309	1,81,515
Operating Profit	791	961	1,191	686	729
Net Profit	133	75	268	272	-246
NIM (%)	2.39	2.26	2.22	2.24	2.07
Gross NPA	8,202	9,168	9,020	10,351	13,334
Net NPA	4,875	5,481	5,658	6,644	9,109
Return on Assets (%)	0.20	0.11	0.39	0.39	- ve
Return on Equity (%)	4.79	2.55	8.43	8.24	- ve
Book Value (INR)	120.48	102.02	105.71	107.86	105.66



Domestic Deposits

❖ Y-o-Y Growth:12.38%

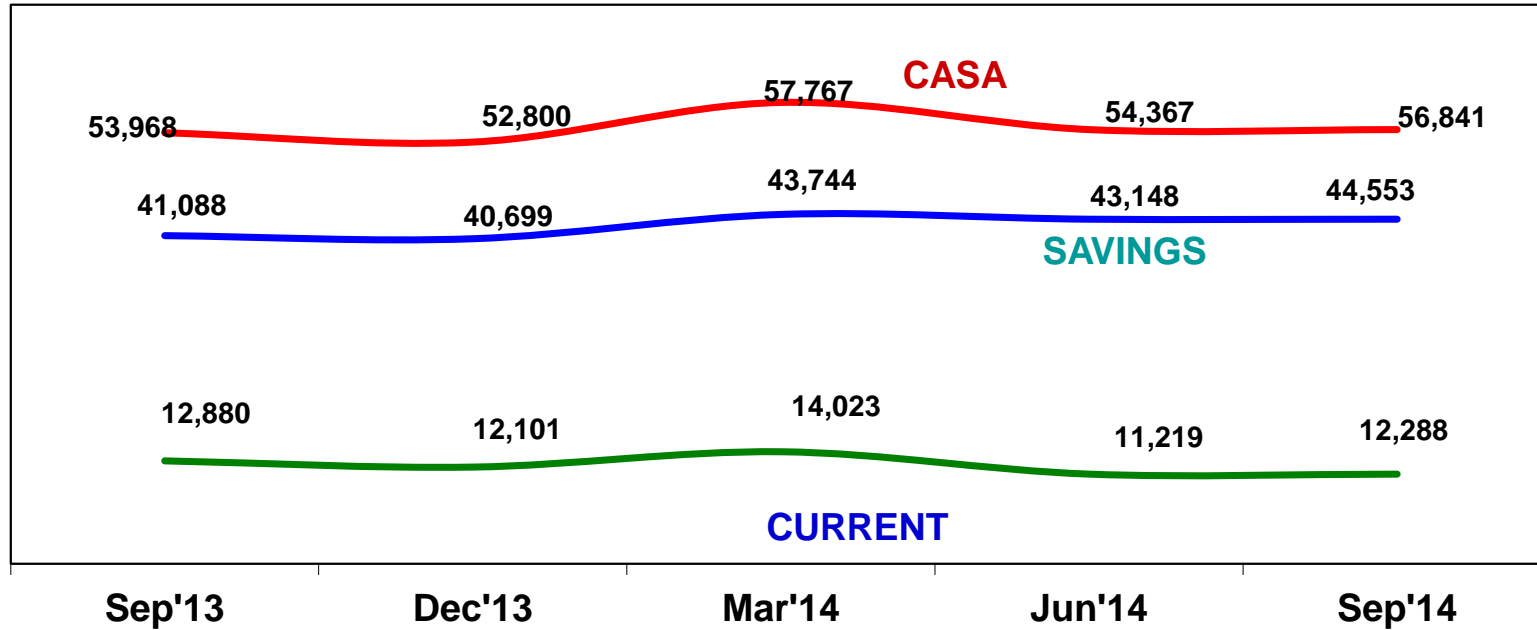
Global Deposits

❖ Y-o-Y Growth:12.47%

Deposits - CASA



INR Crs



Current Deposits

❖ Y-o-Y Growth: -ve

Savings Bank

❖ Y-o-Y Growth: 8.43%

CASA

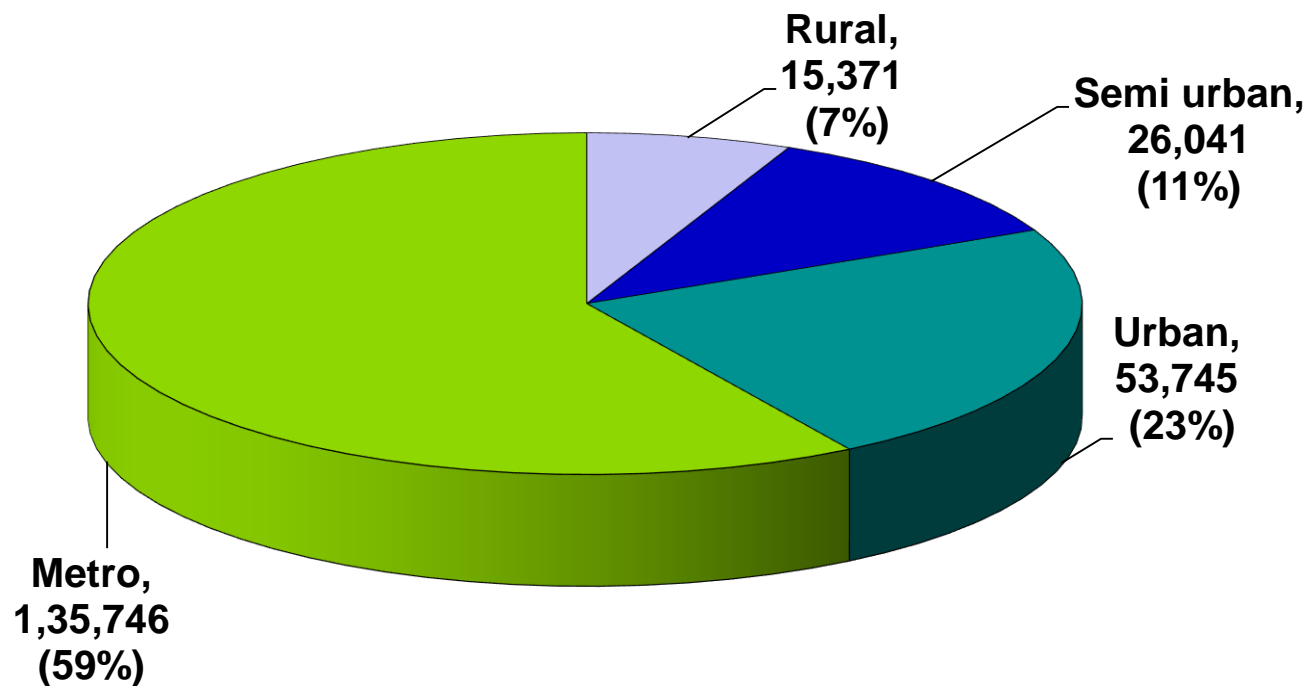
❖ Y-o-Y Growth: 5.32%

Share of CASA to Aggregate Deposits

Sep'13: 25.37%

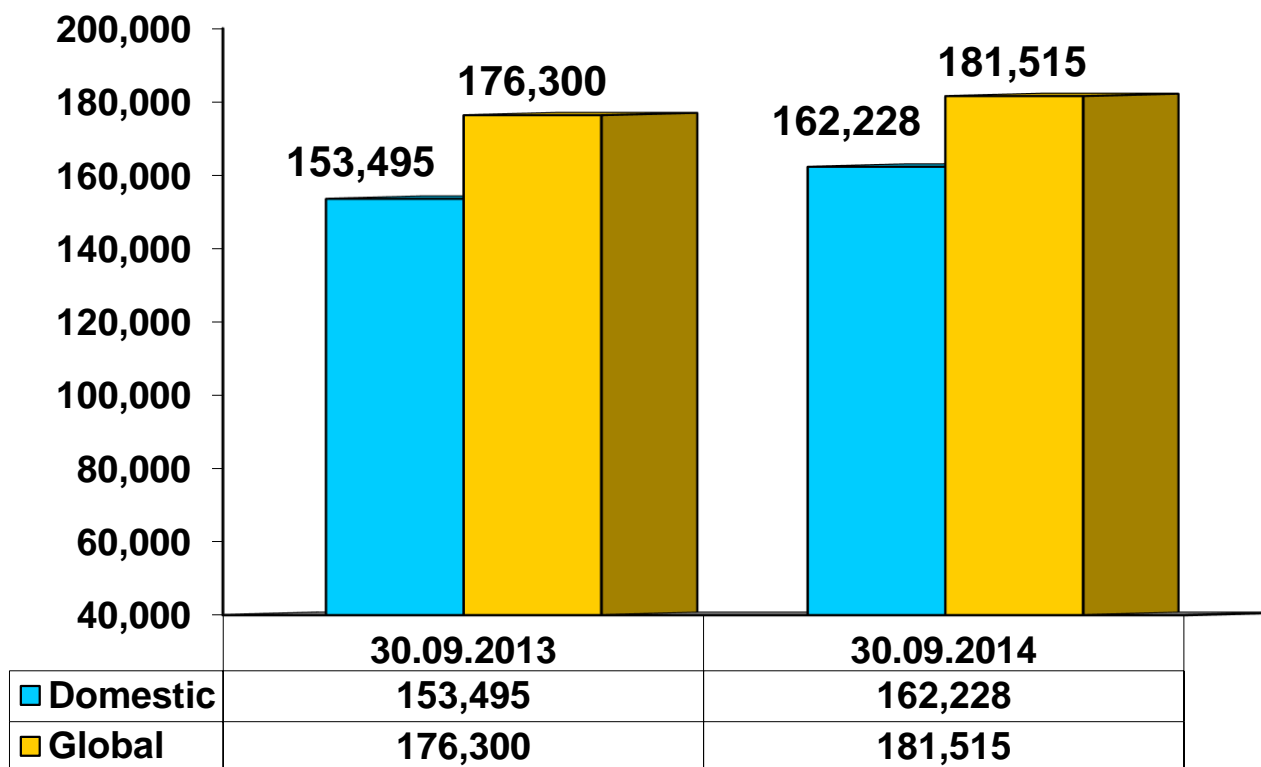
Sep'14 : 23.76%

Sep 2014 INR Crs





INR Crs



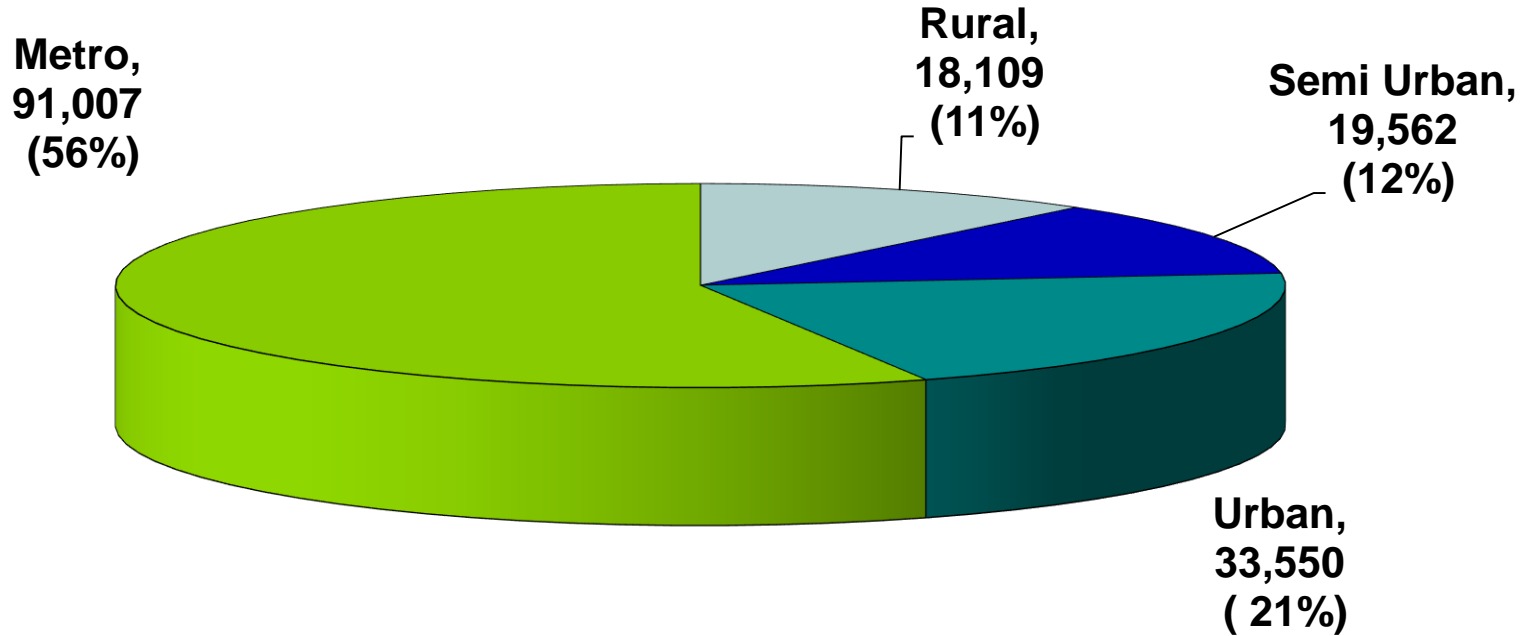
<p>Domestic Advances ❖ Y-o-Y Growth:5.69%</p>	<p>Global Advances ❖ Y-o-Y Growth:2.96%</p>
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Domestic Advances-Category Wise

Sep 2014

INR Crs



Key Sectors (Domestic Credits)

INR Crs

Sector	Sep 2013	Mar 2014	Sep 2014
1.Agriculture	23,415	26,254	27,576
2.SME	20,080	24,575	24,018
of which Micro	8,195	10,608	11,101
3.Retail Credit	16,824	17,040	17,520

Retail Credit (Breakup)

INR Crs

Sector	Sep 2013	Mar 2014	Sep 2014
Retail Credit	16,824	17,040	17,520
Of which			
- Housing Loans	5,479	6,078	6,524
- Misc.CC	1,276	1,356	1,369
- Pushpaka-Vehicle Loan	864	1,074	1,229
- Educational Loan	3,323	3,597	3,823
- Others	1,070	1,180	1,184
- Jewel Loan to Others	4,812	3,755	3,391

Advances to Sensitive Sectors - Domestic

(FUND + NON FUND)

INR Crs

Sector	Sep 2013	Mar 2014	Sep 2014
CAPITAL MARKET	881	713	684
REAL ESTATE	18,943	22,153	22,382
of which			
HOUSING LOAN *	5,992	8,246	8,977
COMMERCIAL REAL ESTATE	8,449	8,630	8,752
OTHERS (DIRECT & INDIRECT)	4,502	5,277	4,653

* Includes Non-Priority Housing Loans

INR Crs

	Sep 2013	Mar 2014	Sep 2014
Trade	7,641	7,538	7,412
Manufacturing	7,038	6,761	7,204
Real Estate	306	381	205
Buyers Credit	5,415	1,752	2,010
Others	2,405	2,651	1,527
Total	22,805	19,083	18,358

Sector	31.03.2014 Accounts	31.03.2014 Amount	31.03.2014 %	30.09.2014 Accounts	30.09.2014 Amount	30.09.2014 %
Chemical & Pharma	5	122.74	0.87	5	126.47	0.72
Sugar	3	62.53	0.44	3	72.31	0.41
Textile	11	436.42	3.08	17	851.96	4.84
Iron & Steel	28	1725.28	12.19	34	2098.87	11.93
Auto & Ancillary	3	375.88	2.66	4	391.84	2.23
Paper	3	230.57	1.63	3	250.47	1.42
Food Processing	2	38.82	0.27	5	476.78	2.71
Engineering	13	1155.15	8.16	11	1099.52	6.25
Telecom	5	1130.71	7.99	5	1120.78	6.37
Metal Processing	4	651.39	4.60	3	453.31	2.58
Power	14	3212.16	22.69	11	3646.28	20.72
Airways	1	921.67	6.51	1	752.41	4.28
Electronic & Software	1	26.86	0.19	2	184.92	1.05
Cement	1	85.07	0.60	3	792.20	4.50
Logistics	3	83.66	0.60	5	395.36	2.25
Other industries	11	529.98	3.74	10	441.80	2.51
Sub Total	108	10788.89	76.22	122	13155.30	74.77

Sector	31.03.2014 Accounts	31.03.2014 Amount	31.03.2014 %	30.09.2014 Accounts	30.09.2014 Amount	30.09.2014 %
Sub Total	108	10788.89	76.22	122	13155.30	74.77
SME	240	590.90	4.17	204	551.25	3.13
Micro Finance	8	117.91	0.83	3	38.37	0.22
Infrastructure	17	1491.72	10.54	20	2761.17	15.69
Comm. Real Estate(CRE)	6	120.01	0.86	4	73.54	0.42
Trade	27	210.98	1.49	31	537.35	3.05
Agriculture	423	280.68	1.98	233	251.62	1.43
HL/EDU/Others	397	38.56	0.27	210	122.97	0.70
Real Estate (other than CRE)	5	464.19	3.28	2	19.63	0.10
Ceramic, Granite, marble	3	37.28	0.27	4	70.20	0.40
Gem & Jewels	1	13.25	0.09	0	0	0
Ship Bldg/Repairs	0	0	0	1	15.28	0.09
GRAND TOTAL	1235	14154.37	100.00	834	17596.66	100.00

Asset Classification wise details of Restructured Accounts Outstanding

Asset Classification	No. of Accounts (31.03.2014)	Amount (INR Crs) (31.03.2014)	% to Total	No. of Accounts (30.09.2014)	Amount (INR Crs) (30.09.2014)	% to Total
Standard Assets	823	12314	87	479	14252	81
Sub-Standard Assets	335	1560	11	249	2890	16
Doubtful Assets	77	280	2	106	455	3
Total	1235	14154	100	834	17597	100

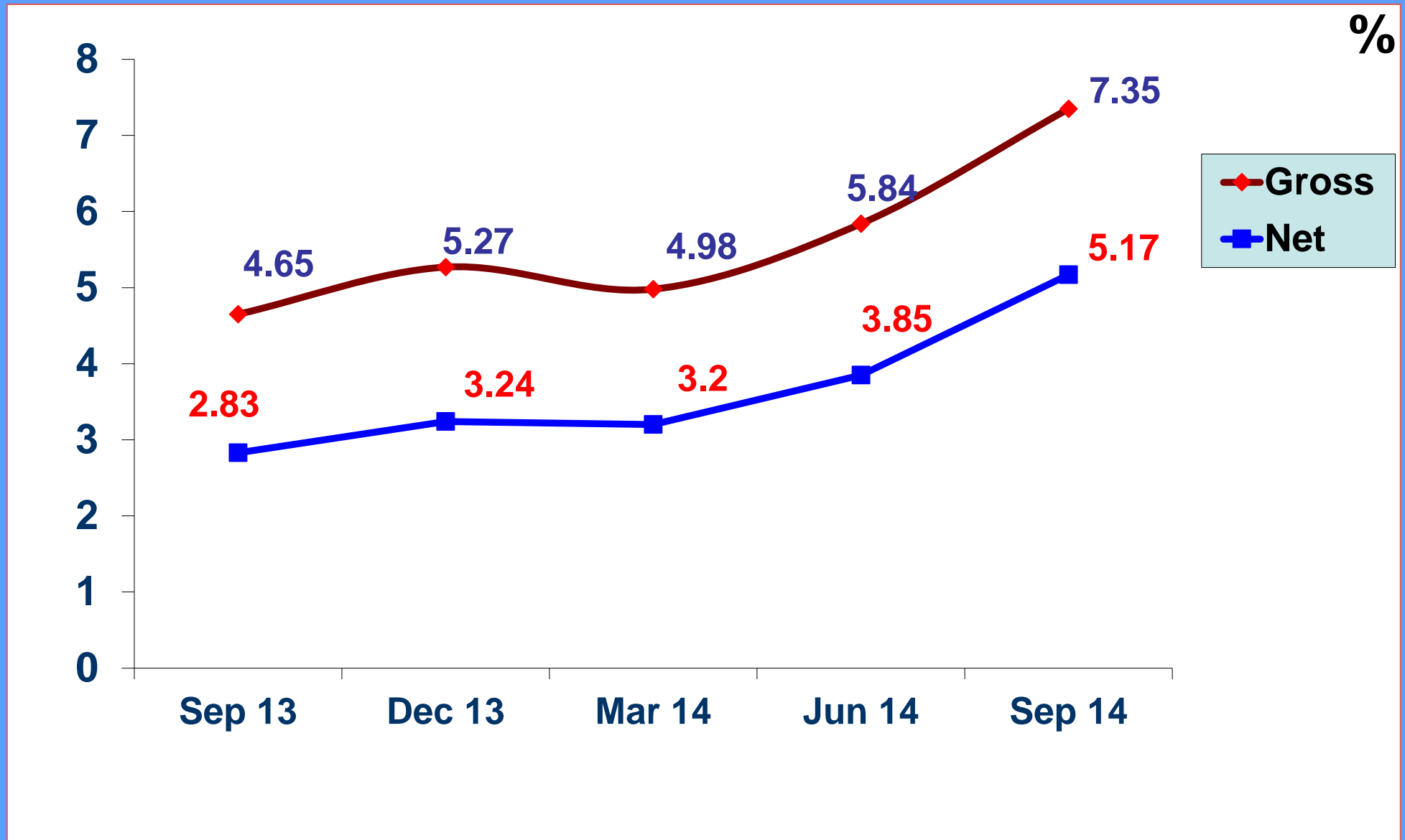
RESTRUCTURED Accounts slipped - (INR 1 Crore & above)-Domestic

	Sep 13	Dec 13	Mar 14	Jun 14	Sep 14
No. of A/cs slipped during the quarter	20	13	16	17	12
Amount in INR Crs	344	503	913	590	987

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

INR Cr

	Domestic			Foreign	Global
	> 1 crore	< 1 crore	Total		
As on 30.06.2014 O/S	15033.75	69.60	15103.35	214.95	15318.30
Additions during Q2 of 2014-15 includes restructure during the quarter, debit of interest and additional dosages	2825.94	39.90	2865.84	265.97	3131.81
Less: Recovery/Slippage during Q2 of 2014-15	795.12	26.23	821.35	32.10	853.45
As on 30.09.2014 O/S	17064.57	83.27	17147.84	448.82	17596.66



NPA SEQUENTIAL MOVEMENT

INR Crs

	Sep 2013	Dec 2013	Mar 2014	Jun 2014	Sep 2014
OPENING GROSS NPA	7432	8202	9168	9020	10351
ADD Slippages	1309	1650	2275	2649	4524
LESS					
Cash Recovery	222	207	411	266	337
Upgradation	302	135	465	142	464
Write Off	15	342	564	321	292
Sale to ARC			983	589	448
Total Reduction in NPA	539	684	2423	1318	1541
Total Nettable Credits	3327	3687	3362	3707	4225
Of which NPA Provision	3306	3666	3342	3687	4205
Other Credits	21	21	20	20	20
CLOSING GROSS NPA	8202	9168	9020	10351	13334
Net NPA	4875	5481	5658	6644	9109
Gross NPA Ratio	4.65%	5.27%	4.98%	5.84%	7.35%
Net NPA Ratio	2.83%	3.24%	3.20%	3.85%	5.17%
Provision Coverage Ratio	59.34%	56.59%	54.94%	52.85%	48.74%
NPA of Overseas Branches (included in Gross NPA above)	1137	1310	1182	1570	1826

Sector Wise Break Up of NPAs as of 30.09.2014 (Domestic)

INR Cr

Category	NPA as of 30.09.2014	% to total Domestic NPA
Agriculture	1860.60	16.17
Industry	6759.64	58.74
Services	1786.84	15.53
Personal	1101.15	9.56
Total	11508.23	
of Which		
Commercial Real Estate	268.58	2.33

Industry	NPA as of 30.09.2014	Outstanding as of 30.09.2014	% of NPA to the respective outstanding	% to the total Domestic NPA
Iron and Steel	1446.30	10292.82	14.05	12.57
Cotton Textiles/Other Textiles	1329.65	7227.88	18.40	11.55
Other Metal & Metal Products	343.65	2309.77	14.88	2.99
Chemicals, Dyes, Paints etc.	345.35	2398.59	14.40	3.00
Infrastructure	967.84	27326.99	3.54	8.41
Paper & Paper Products	560.96	1805.74	31.07	4.87
Construction	43.79	1311.30	3.34	0.38
Sugar	266.54	1109.69	24.02	2.32
Gems and Jewellery	290.11	877.41	33.06	2.52
Food Processing	792.28	2842.42	27.87	6.88
All Other Industries	2198.86	17057.99	12.89	19.11
Sub Total	8585.33	74560.60	11.51	74.60
Others	2922.90	87667.21	3.33	25.40
Total Domestic NPA	11508.23	162227.80	7.09	100.00

INR Cr.

Category	Amount
Services(Other than Commercial Real Estate)	423
Agriculture	516
Personal	214
Commercial Real Estate	47
Sub Total	1200
Industry Breakup	
Rubber & Rubber Products	9
All Engineering/All other Industries	60
Paper	29
Food Processing (other than Sugar, Vegetable oil, vanaspathi and tea)	648
Steel	644
Textile	398
Chemicals, Dyes, Drugs & Pharma	159
Other Industry	1105
Gem and Jewellery	2
Sub Total (Industry)	3054
Total Domestic	4254
Overseas	270
Total Global	4524

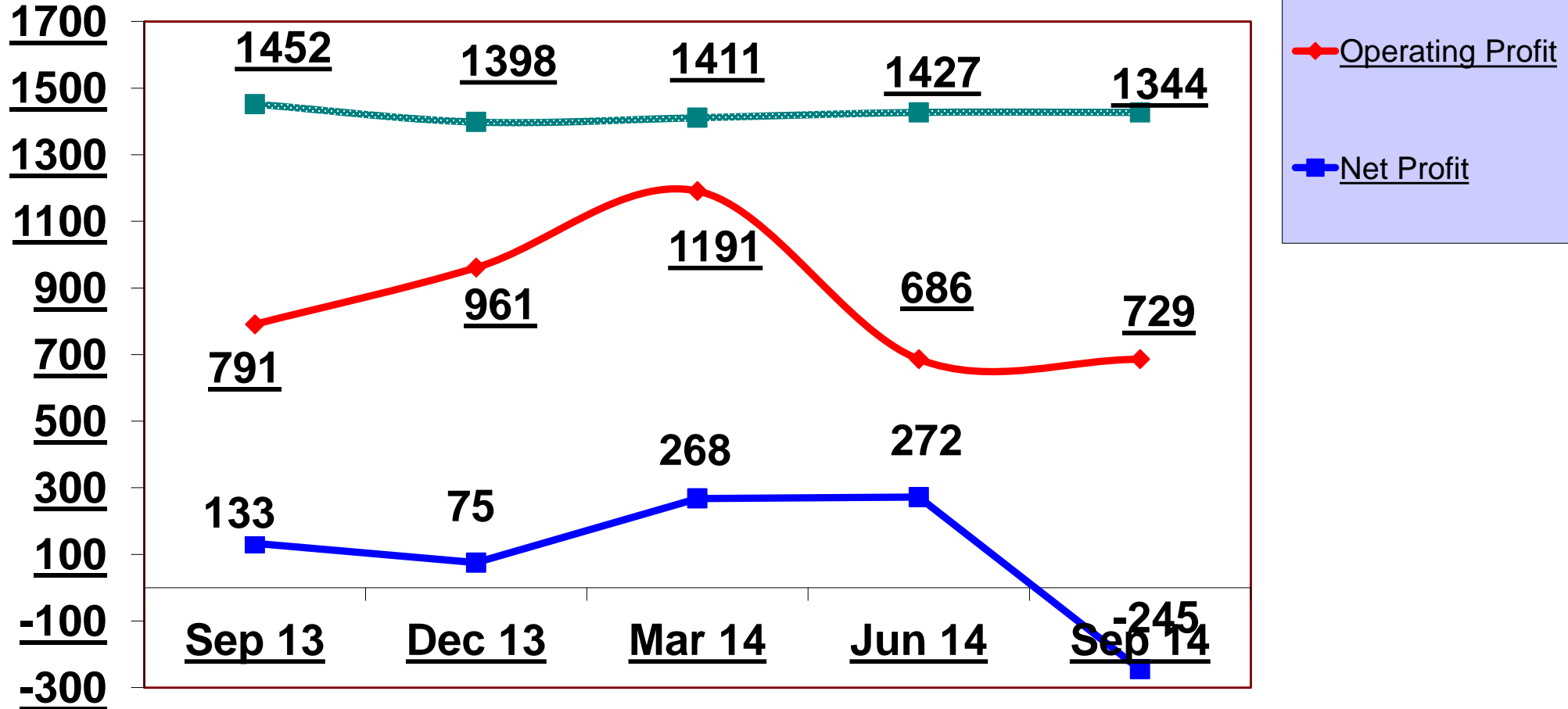
INR Crs

	Sep 2013	Mar 2014	Sep 2014
Trade	605.06	786.70	1,098.14
Manufacturing	291.05	118.45	496.21
Real Estate	66.90	64.08	65.50
Others	174.30	212.88	165.79
TOTAL	1,137.31	1182.11	1,825.64



Profitability (Quarter Sequential)

INR Crs



INR Crs

	Quarter Ending				
	Sep 13	Dec 13	Mar 14	Jun 14	Sep 14
Interest Earned	5,669	5,737	5,875	6,007	5,962
Interest Expended	4,217	4,339	4,464	4,580	4,618
Net Interest Income	1,452	1,398	1,411	1,427	1,344
Non Interest Income	331	453	601	278	478
Total Operating Income	1,783	1,851	2,012	1,705	1,822
Operating Expenses	992	890	821	1,018	1,093
Operating Profit	791	961	1,191	686	729
Total Provision	658	886	923	414	975
Net Profit	133	75	268	272	-246

INR Crs

Particulars	Q2 13-14	Q2 14-15	Variance %
TOTAL INCOME	6,000	6440	7.33
Interest Earned	5,669	5962	5.17
Other Income	331	478	44.41
TOTAL EXPENDITURE (excl. provisions and contingencies)	5,209	5711	9.64
Interest Expended	4,217	4618	9.51
Operating Expenses	992	1093	10.18
i) Payments to and provisions for employees	669	711	6.28
ii) Other Operating Expenses	323	382	18.27
OPERATING PROFIT (profit bef. provisions and contingencies)	791	729	-7.84
Total Provisions and Contingences	658	975	48.18
Of which Provisions for NPAs	486	845	73.87
Provision for Taxes	38	83	118.42
Others	134	47	-64.93
NET PROFIT	133	-246	-284.96

INR Crs

Particulars	Q2 13-14	Q2 14-15	Variance %
OPERATING PROFIT			
Global	791	729	-7.84
Domestic	673	613	-8.92
Overseas	118	116	-1.69
PROVISIONS			
Global	658	975	48.18
Domestic	583	751	28.82
Overseas	75	224	198.67
NET PROFIT			
Global	133	-245	-284.21
Domestic	90	-138	-253.33
Overseas	43	-107	-348.84

PROFIT - NET INTEREST INCOME

Quarter Ending

INR Crs

Particulars	Sep 13	Dec 13	Mar 14	Jun 14	Sep 14
Total Interest Income	5,669	5,737	5,875	6,007	5,962
Of which					
Int Income from Advances	4,370	4,339	4,424	4,565	4,504
Int. Income from Investments	1,247	1,285	1,297	1,291	1,324
Other Interest Income	52	113	153	151	134
Total Interest Expended	4,217	4,339	4,464	4,580	4,618
Of which					
Int. Expended on Deposits	3,752	3,889	4,072	4,225	4,301
Int. Expended on borrowings	311	297	243	206	169
Other Int. Expenses	154	153	149	149	148
NET INTEREST INCOME	1,452	1,398	1,411	1,427	1,344
NET INTEREST MARGIN	2.39%	2.26%	2.22%	2.24%	2.07%
Domestic	2.48%	2.32%	2.26%	2.26%	2.09%
Overseas	1.62%	1.74%	1.94%	2.04%	1.91%

PROFIT - NET INTEREST INCOME

INR Crs

Particulars	Q2 13-14	Q2 14-15	Variance %
Total Interest Income	5,669	5,962	5.17
Of which			
Int Income from Advances	4,370	4,504	3.07
Int. Income from Investments	1,247	1,324	6.17
Other Interest Income	52	134	157.69
Total Interest Expended	4,217	4,618	9.51
Of which			
Int. Expended on Deposits	3,752	4,301	14.63
Int. Expended on borrowings	311	169	-45.66
Other Int. Expenses	154	148	-3.90
NET INTEREST INCOME	1,452	1,344	-7.44
NET INTEREST MARGIN in % (on avg. earning assets)	2.39%	2.07%	
Domestic	2.48%	2.09%	
Overseas	1.62%	1.91%	

INR Crs

Quarter Ending

Particulars	Sep 13	Dec 13	Mar 14	Jun 14	Sep 14
Total Non Interest Income	331	453	601	278	478
Of which					
Exchange / Commission	224	215	292	236	243
Profit on Sale of Investments	12	32	46	90	46
Profit on Revaln. Of Investments	-94	0	0	-253	0
Recovery in written off Accounts	69	47	113	88	55
Other Non interest Income	120	159	150	117	134

INR Crs

Particulars	Q2 13-14	Q2 14-15	Variance %
Total Non Interest Income	331	478	44.41
Of which			
Exchange / Commission	224	243	8.48
Profit on Sale of Investments	12	46	283.33
Profit on Revaln. Of Investments	-94	0	-100.00
Recovery in written off accounts	69	55	-20.29
Other Non interest Income	120	134	11.67

NET PROFIT (Quarterly Comparison)

INR Crs

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank



Particulars	Quarter Ending				
	Sep 13	Dec 13	Mar 14	Jun 14	Sep 14
OPERATING PROFIT	791.00	960.73	1191.09	686.41	729.44
Total Provision	658.45	885.66	922.76	414.69	974.95
Of which					
NPA	485.87	688.29	313.43	524.33	845.08
Provision for unhedged FC Exposure	0.00	0.00	0.00	29.35	-13.50
Standard Advances	93.82	35.93	105.15	15.67	-88.82
Depreciation on Investments	4.34	17.75	418.08	-505.93	102.12
Staff Welfare Fund	4.00	4.00	5.00	4.50	4.50
Deferred Tax Liability	0.00	0.00	-133.00	0.00	0.00
Income Tax	38.55	74.42	174.98	115.41	82.58
Wealth Tax	0.00	0.00	0.72	0.00	0.00
Contingencies	0.00	0.58	16.36	0.55	1.62
Other General Provisions	0.00	0.00	0.00	0.00	0.00
Non Performing Investments	0.00	0.00	0.00	3.85	10.62
Diminution of Securities	0.00	0.00	-0.18	0.00	0.00
Restructured accounts	30.07	60.75	18.43	226.13	32.82
Other Assets	0.34	0.00	1.88	0.00	0.78
Country-wise risk	1.46	3.94	1.90	0.83	-2.86
NET PROFIT	132.55	75.07	268.33	271.72	-245.51

Cost & Yield Ratios (Quarterly Comparison)

	Sep 13	Dec 13	Mar 14	Jun 14	Sep 14
Avg. Cost of Deposits (%)	7.58	7.57	7.61	7.69	7.69
Avg. Yield on Advances(%)	10.08	9.99	10.07	10.14	9.98
Avg. Yield on Investments(%)	7.31	7.21	7.18	7.23	7.30
Avg. Cost of Funds(%)	7.15	7.40	7.51	7.60	7.59
Avg. Yield on Funds(%)	9.34	9.30	9.01	9.44	9.21
Net Interest Margin(%)	2.39	2.26	2.22	2.24	2.07

	Sep 13	Dec 13	Mar 14	Mar 14 (Annual)	Jun 14	Sep 14
Cost to Income Ratio(%)	55.63	48.09	40.80	48.40	59.73	59.99
Return on Assets (%)	0.20	0.11	0.39	0.23	0.39	-ve
Return on Equity (%)	4.79	2.55	8.43	5.03	8.24	-ve
Earning Per share (INR)	5.74	2.61	8.69	4.87	8.80	-ve
Book Value per Share (INR)	120.48	102.02	105.71	105.71	107.86	105.66

INR Crs

	31.03.2014				30.09.2014			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
SLR Investments	10175.35	49086.84	72.92	59335.11	9530.16	51652.70	95.11	61277.97
Of which								
Government. Securities	10123.52	49083.73	72.92	59280.17	9478.32	51649.59	95.11	61223.02
Other Approved Securities	51.83	3.11	0.00	54.94	51.84	3.11	0.00	54.95
M Duration (for SLR)				5.68				5.74
Non SLR Investments	8346.35	322.08	2.30	8670.73	9976.08	305.67	8.33	10290.08
M Duration (Non SLR)				4.14				3.78
M Duration (Entire Portfolio)	4.06	6.21	5.98	5.66	3.96	6.97	6.06	5.55
Total	18521.70	49408.92	75.22	68005.84	19506.24	51958.37	103.44	71568.05

INR Crs

Type of Investment	Book Value (Gross)	Total Provision
G - Sec	2,435.29	1.42
Bonds - Others	9.47	-
MTN,FCCB	755.93	58.06
Shares	0.10	-
Joint Venture - Malaysia	193.20	-
Total	3,393.99	59.48

CAPITAL ADEQUACY

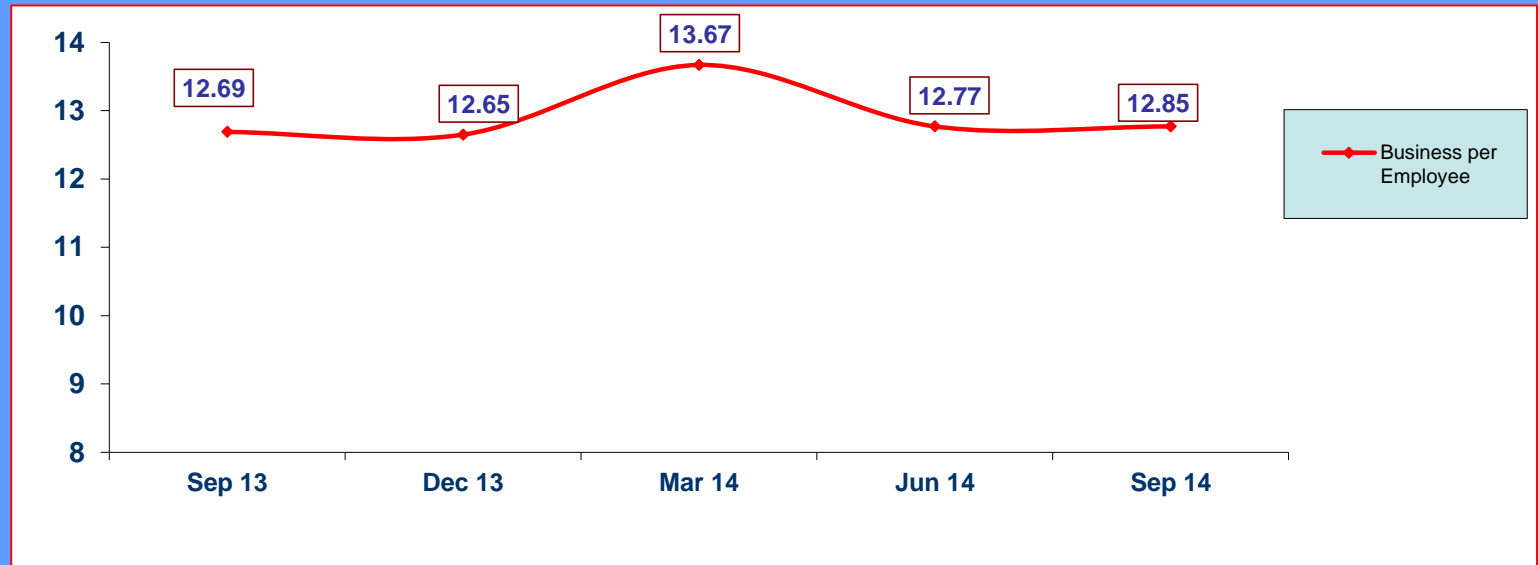
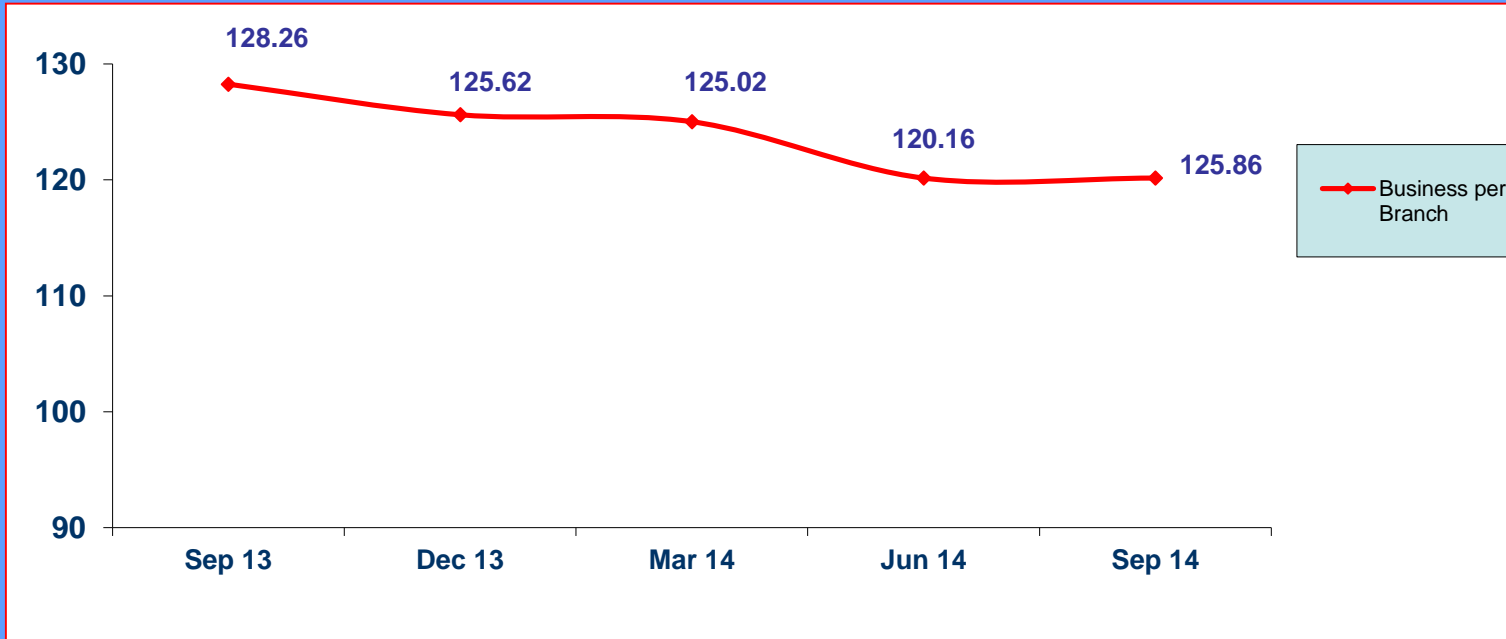
INR Crs

	Sep 13	Dec 13	Mar 14	Jun 14	Sep 14
Tier I Capital					
BASEL II	12,043.15		14,068.15		
BASEL III	11,689.10	12,891.74	13,853.25	13,910.48	13,910.88
Tier II Capital					
BASEL II	6,145.37		6,484.32		
BASEL III	6,056.31	6,052.06	6,135.49	6,026.92	5,708.60
Total Capital					
BASEL II	18,188.52		20,552.47		
BASEL III	17,745.42	18,943.80	19,988.73	19,937.40	19,619.48
Common Equity Tier I	11,082.10	12,284.74	13,314.25	13,361.48	13,361.88
Total Net Assets (Terminal)	2,59,770.16	2,65,372.53	2,74,904.84	2,76,240.20	2,80,908.77
Risk Weighted Assets					
BASEL II	1,65,241.89		1,84,389.06		
BASEL III	1,66,476.93	1,72,306.53	1,85,476.43	1,87,945.44	1,90,589.50
CRAR – TIER I (%)					
BASEL II	7.29		7.63		
BASEL III	7.02	7.48	7.47	7.40	7.30
CRAR – TIER II (%)					
BASEL II	3.72		3.52		
BASEL III	3.64	3.51	3.31	3.21	3.00
CRAR (%)					
BASEL II	11.01		11.15		
BASEL III	10.66	10.99	10.78	10.61	10.30
CET I	6.66	7.13	7.18	7.11	7.01



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	30.09.2013 (Nos)	31.03.2014 (Nos.)	30.09.2014 (Nos.)
1	BSBD Accounts Opened	55,77,370	59,21,110	73,86,789
2	General Purpose Credit Cards Granted	12,749	#4,48,246	4,52,359
3	Branches Under Smart Card Banking	804	866	977
4	Villages Covered Under Smart Card Banking	3,018	3,838	4,058
5	Business Correspondents engaged	2,367	2,456	2,629
6	Bio-Metric Smart Card issued	8,22,452	11,05,215	13,35,143
7	Smart Card Banking Coverage- Regions	54	56	56
8	Smart Card Banking Coverage-States/Union Territory	21/2	21/2	21/2

#Based on the recent RBI guidelines on reporting GCC data

CORPORATE SOCIAL RESPONSIBILITY AS ON 30.09.2014

- **Financial Literacy seminars:**
- Our Bank has conducted seminars on financial literacy in 25 centres in association with knowledge partner namely NITTE Education Trust, Mangalore On the occasion a booklet on “Financial Inclusion” was released that contains comprehensive information about various aspects of financial literacy.
- **Educating Tribals - Friends Of Tribal Society**
- Our Bank collaborated with M/s Friends of Tribals Society, an NGO to attack illiteracy at the grass root level through a unique concept viz. “One Teacher School” or EKAL Vidyalaya.
- The Bank has contributed to the society’s mission by adopting 128 villages and improving the tribal’s living standards through development education & empowerment education of their children. During the year 2013-14 our Bank has sponsored 98 EKAL VIDYALAYA SCHOOL.
- **New Education technique – Max Academy :**
- To improve the educational standards of the under privileged children and thereby literacy level, IOB invoked the services of M/s Max Academy, an educational trust. Our Bank in association with Max Academy implemented the project on uplifting educational standards of the under privileged children in 6 villages of which 5 villages during the year 2013-14.
- **IOB–Sampoorna:**
- IOB has launched a unique programme in the year 2008 unveiling stream of activities to facilitate Total Village Development viz., IOB-Sampoorna. As the name implies, IOB-Sampoorna aims at total inclusive growth for Integrated Rural Development covering all aspects of social and economical life of people. “IOB-Sampoorna” project is a curtain raiser for IOB’s involvement and commitment to rural development

- The project aims to create a sustainable model for rural development encompassing environmental up-gradation, better quality of life, enhanced income, generation of new revenue streams etc.
- This Total Village development Project is currently implemented in 100 villages all over India.
- Education scholarship is being extended to meritorious BPL girl students hailing from Sampoorna villages.
- Bank provides Rs.25000/- for setting up rural library in each village adopted by Bank. Bank encouraged Govt Agency, NGO, Voluntary Organisation, Farmers' club etc to set up libraries in rural areas thus facilitating financial literacy in rural areas.
- **IOB - MSSRF- Farmers' Field School:**
- We have donated Rs. 35 lacs to the MSSRF Farmers' Field School in the 4 States viz., Tamil Nadu, Kerala, Odhisha and Maharashtra. MSSRF-FFS conducts Sensitization program to Farmers on integrated crop management using 'Learning by Doing' method.
- **National Agri Foundation (NAF):**
- NAF is a Public Charitable Trust (2000) which undertakes Agri development, cattle development, social development, Watershed development and training. Rs. 8 lac was provided for 2 certificate programmes on Agriculture by National Agro Foundation (NAF).

Thank You

