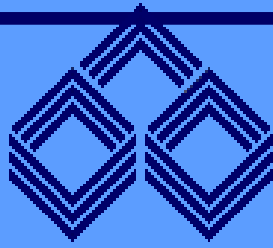




Good People to Grow With



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

Good People to Grow With

Touching Hearts Spreading Smiles

since 1937

Presentation to Analysts
March 2016
(in INR)

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

Milestones - IOB Young at 78 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 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
2014-15	IOB adjudged 1) Skoch Order of Merit for Financial Inclusion & Automated Data Flow/MIS Project 2) CNBC TV18 CFO Award for Exceptional Contribution to Banking Industry 3) Lokmat BFSI Award 2014 for Best Bank (Public Sector) 4) ASSOCHAM Social Banking Excellence Award 2014 for Runner-up among PSB category for Commendable work in "Social Banking"
2015-16	As on 31.3.2016 Total Deposits INR 2,24,514 cr. ; Total Advances INR 172,727 cr. Total Business Mix is at INR 3,97,241 cr. Total No of branches 3,397



- **Best Bank Award** for Mudra Yojana – Mid Sized Banks
- **Best Bank Award** for Eco-technology – Mid-sized Banks
- **Best Bank Award** for Promotional Schemes (Runner up)– Mid-sized Banks
- **FIRST Prize** for Bank's Hindi Magazine "VANI" from Government of India in "C" Region for the year 2014-15.
- **THIRD Prize** for Bank's Hindi Magazine from RBI for the year 2013-14

Consolidated Change in Shareholding Pattern as on 31.03.2016



CATEGORY	NO. OF HOLDERS	TOTAL SHARES	% TO EQUITY
Promoter	1	1,39,73,28,445	77.32
Resident	2,47,725	10,62,97,248	5.88
FI	21	26,20,53,524	14.50
Insurance Companies	4	46,81,678	0.26
FII	22	99,06,533	0.55
NRI	2,650	55,28,888	0.31
Corporate Body	1,392	1,24,99,502	0.69
Corporate Body – OCB	1	48,000	0.00
Clearing Member	183	7,09,730	0.04
Mutual Funds	3	1,42,825	0.01
Trusts	16	4,33,726	0.02
Bank	12	14,17,760	0.08
Foreign Portfolio Investor	19	62,17,824	0.34
TOTAL	252,049	1,80,72,65,683	100

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%
2014-15		---

Global Footprints – Foreign Branches of the Bank

Branches	Representative Office	J V Subsidiary	Remittance Centres
❖ Singapore	❖ Guangzhou – China	❖ Malaysia	❖ Singapore - Serangoon Road
❖ Hong Kong Main	❖ Vietnam		❖ Singapore - Boon Lay
❖ Hong Kong TST	❖ Dubai		
❖ Colombo			
❖ Bambalapitiya			
❖ Seoul			
❖ Bangkok			
❖ Sukhumvit, Bangkok			

- Malaysia: Joint Venture with Bank of Baroda (40%) and Andhra Bank (25%) with our Bank share of 35%
- Sukhumvit, Bangkok Branch commenced operations from 04.07.2014
- EC at Colombo has been upgraded into a branch during August 2013
- Ministry of Finance, Government of India has allocated the following overseas centres for opening of overseas JV/WOS by the Bank. 1.Thailand,2.Vietnam,3.Mongolia,4.Srilanka and 5.Republic of Korea.

Strategic Investments - Joint Ventures

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

Joint venture Equity Contributors	%	INR Crs
Allahabad Bank	30	105.00
Indian Overseas Bank	19	66.55
Karnataka Bank	15	52.50
Dabur Investments	10	35.00
Universal Sompo Insurance Inc	26	91.00
Total	100	350.00

- The Company has 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 3.40 crores upto 31.03.2016 compared to INR 3.73 crores upto 31.03.2015 from Health Care Policies
- During the current year up to 31.03.2016, the Bank earned commission from Non Life Sompo (Asset) Insurance INR 8.58 crores compared to INR 8.57 crores up to 31.03.2015.

- @ Business touched INR 3,97,241 Crores
- @ Deposits stood at INR 2,24,514 Crores
- @ CASA stood at 29.10 %
- @ Advances is INR 1,72,727 Crores
- @ Operating Profit for FY 15-16 is INR 2,885 Crores
- @ Net Loss for FY 15-16 stands at INR 2,897 Crores
- @ Provision Coverage Ratio stood at 47.39 %

IT Organization Structure: The Bank has robust infrastructure architecture, resulting in perfect alignment of Business and IT aspirations. Three way Data centers have revolutionised the BCP-DR readiness of the Bank.

Core Banking Solution: The Bank has successfully migrated all Domestic branches and other offices from Home grown Crown-CBS solutions to the outsourced Finacle software.

Internet Banking : Bank has home-grown internet Banking suite, with contemporary offerings; Multiple scheduling of payments etc have been enabled. Tamilnadu Chief Minister Relief Fund donations are collected online through IOB as well as Other Bank Internet banking and through VISA Cards

Payment Gateway : Payment Gateway for payment of utility bills have been implemented. Many religious institutions and educational institutions have been brought under payment gateway for E-payment. IOB Debit Card as payment option in IRCTC site, has been enabled.

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. Recently IMPS – M2P (Merchant to Person) has been introduced. This enhances the E-presence across all merchant websites using IMPS. Reset of Mobile Banking MPIN is enabled in Internet Banking for customers.

mPassBook : This electronic application of a physical passbook for savings bank is enabled. This facility empowers users to view their SB transaction on their smartphones.

E-Corridors: Bank to open E-Corridors which will provide ATM, Self Pass-Book Printing Kiosks, Cash Recycler and Internet-Banking Kiosks. This facilitates the customers to print their passbooks, deposit cash, withdraw cash and use the internet banking facility at one place. 635 Pass Book Printing Kiosks and 10 Cash recycler has been installed so far.

Financial Inclusion Project: The following utilities have been enabled through Business Correspondent's Hand Held Device(Micro ATM) in Finacle Branches:

1.Withdrawal; 2.Deposits; 3.Balance enquiry; 4. Funds Transfer; 5.Mini Statement; Ru_Pay card On-us Transactions has been enabled in Micro ATM.

Business Intelligence : We have introduced Business Intelligence(BI) Suite, which gives interactive Dash Boards, alerts, analytics etc,. Systems are established to store huge amount of historical data and Data relating to 12 years have been ware-housed.



CTS (Cheque Truncation System) is functional in 1877 branches under 46 Regions. Coverage will be increased as and when the Local Clearing Houses migrate to CTS mode.

ATMs: Number of ATMS as on 31.03.2016 is 3793. Out of these, 35 ATMs are situated at various Railway Stations.

Debit Card : Card Base as on Mar'16 is 119 lacs with a growth of 2.61 lac cards during the last Quarter.

Internet Banking

No of Customers using Internet Banking as on 31.03.2016 is 10.22 lacs.

Average no of transactions per month touches 19,37,000

Mobile Banking : Number of Registered customers availing this facility is 1.10 lacs as on 31.03.2016

Major Business Parameters

Quarter ending

INR Crs

Key performance indicators	Mar 2015	Jun-15	Sep-15	Dec-15	Mar 2016
Business Mix	4,25,090	4,07,027	4,09,543	4,10,019	397,241
Deposits	2,46,049	2,32,064	2,33,026	2,30,670	224,514
Advances (Gross)	1,79,041	1,74,963	1,76,516	1,79,349	172,727
Operating Profit	1,180	556	990	625	714
Net Profit / Loss	35	15	-551	-1425	-936
NIM (%)	1.87	1.92	2.03	1.93	1.88
Gross NPA	14,922	16,451	19,424	22,672	30,049
Net NPA	9813	10,640	12,539	14,174	19,213
Return on Assets (%)	0.05	0.02	-ve	--ve	--ve
Return on Equity (%)	1.09	0.47	-ve	--ve	--ve
Book Value (INR)	100.75	100.90	96.44	72.61	57.62

Deposits & Advances

INR Crs



Particulars	31.03.2016	31.12.2015	31.03.2015
DEPOSITS	224,514	2,30,670	2,46,049
Current	12,082	12,066	14,641
Savings	52,403	48,643	47,101
Term Deposit	160,029	1,69,961	1,84,307
CASA	64,485	60,709	61,742
CASA RATIO	29.10	26.32	25.09
ADVANCES	172,727	1,79,349	1,79,041
BUSINESS MIX	397,241	4,10,019	4,25,090
CD RATIO	76.93	77.75	72.77

Domestic	METRO	Urban	Semi Urban	Rural
DEPOSITS	117,409	54,439	28,529	18,179
(%)	54	25	13	8
ADVANCES	88,625	31,274	18,897	16,632
(%)	57	20	12	11

Key Sectors (Domestic Credits)



INR Crs

Sector	Mar 2015	Mar 2016
1.Agriculture	29,236	30,237
2.SME	26,161	31,804
of which Micro	11,958	12,097
3.Retail Credit	17,531	23,044

Retail Credit (Breakup)



INR Crs

Sector	Mar 2015	Mar 2016
Retail Credit	17,531	23,044
Of which		
- Housing Loans	6,821	9,099
- Misc.CC	1,433	392
- Pushpaka	1,337	1,672
- Educational Loan	3,958	4,442
- Others	1,307	3,455
Jewel Loan to Others	2,675	3,984

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	Mar 2015	Mar 2016
CAPITAL MARKET	533	1,473
REAL ESTATE	23,361	26,342
of which		
HOUSING LOAN *	9,449	12,721
COMMERCIAL REAL ESTATE	8,348	7,239
OTHERS (DIRECT & INDIRECT)	5,564	6,382

* Includes Non-Priority Housing Loans



INR Crs

	Mar 2015	Mar 2016
Trade	5,568	5,252
Manufacturing	6,639	5,455
Real Estate	265	279
Buyers Credit	1,444	4,217
Others	2,288	2,095
Total	16,204	17,298

	31.03.2016			31.03.2015		
Sector	Accounts	Amount	%	Accounts	Amount	%
Chemical & Pharma	7	346.21	2.08	7	343.23	1.72
Sugar	2	23.55	0.14	4	189.34	0.95
Textile	13	605.48	3.63	13	740.43	3.71
Iron & Steel	41	3606.41	21.63	40	3225.64	16.18
Auto & Ancillary	3	390.96	2.34	3	309.32	1.55
Paper	4	98.93	0.59	5	287.98	1.44
Food Processing	5	347.15	2.08	6	444.09	2.23
Engineering	11	1655.78	9.93	6	777.68	3.90
Telecom	2	138.64	0.83	4	429.03	2.15
Metal Processing	3	406.08	2.44	5	587.39	2.95
Power	17	4302.24	25.80	5	1993.47	10.00
Airways	0	0	0	1	712.78	3.57
Electronic & Software	1	25.64	0.15	1	25.71	0.13
Cement	3	329.03	1.97	2	338.29	1.70
Logistics	1	4.65	0.03	1	7.2	0.04
Other industries	16	757.25	4.55	32	2696.55	13.52
Sub Total	129	13038.00	78.19	135	13108.13	65.74

	31.03.2016			31.03.2015		
Sector	Accounts	Amount	%	Accounts	Amount	%
Sub Total	129	13038.00	78.19	135	13108.13	65.74
SME	119	588.65	3.53	166	966.08	4.85
Micro Finance	4	116.34	0.70	0	0	0.00
Infrastructure	26	2301.48	13.80	32	5265.91	26.41
Comm. Real Estate(CRE)	4	48.60	0.29	5	76.87	0.39
Trade	10	38.14	0.23	13	46.5	0.23
Agriculture	60	335.69	2.01	68	280.12	1.40
HL/EDU/Others	36	53.46	0.32	36	52.1	0.26
Real Estate (Non- CRE)	2	96.33	0.58	2	105.99	0.53
Ceramic, Granite, marble	3	7.47	0.04	20	23.56	0.12
Rubber & Plastic	5	50.50	0.31	0	0	0
Gem & Jewels	0	0.00	0.00	1	12.67	0.06
GRAND TOTAL	398	16674.66	100.00	478	19937.93	100.00

Asset Classification wise details of Restructured Accounts Outstanding

Asset Classification	No. of Accounts (31.03.2015)	Amount (INR Crs) (31.03.2015)	% to Total	No. of Accounts (31.03.2016)	Amount (INR Crs) (31.03.2016)	% to Total
Standard Assets	260	16075	81	154	9904	59%
Sub-Standard Assets	79	1853	9	99	2784	17%
Doubtful Assets	139	2010	10	144	3983	24%
Loss Assets	0	0	0	1	4	0%
Total	478	19938	100	398	16675	100%

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

	Mar 15	Jun 15	Sep 15	Dec 15	Mar 16
No. of A/cs slipped during the quarter	17	28	44	14	40
Amount in INR Crs	1,766	228	2667	1,346	1749

RESTRUCTURED ACCOUNTS AS ON 31.03.2016
(INCLUDES ALL F.B. FACILITIES OF THE BORROWER)

INR Cr

	Domestic			Foreign	Global
	> 1 crore	< 1 crore	Total		
As on 01.01.2016 O/S	20,598	29	20,627	562	21,189
Fresh Restructuring during Q4 of 2015-16	0	0	0	0	0
Less: Recovery/Slippage during Q4 of 2015-16	-3,949	-4	-3,953	-1	-3,954
As on 31.03.2016 O/S	16,649	25	16,674	561	17,235

NPA SEQUENTIAL MOVEMENT

INR Crs



	Mar 2015	Jun 2015	Sep 2015	Dec 2015	Mar 2016
OPENING GROSS NPA	14501	14,922	16,451	19,424	22,672
ADD Slippages	2575	2,489	4,761	4,393	9,323
LESS					
Cash Recovery	595	193	403	379	505
Upgradation	569	224	689	421	480
Write Off	915	321	705	332	769
Sale to ARC	74	221	25	13	192
Total Reduction in NPA	2153	960	1,788	1,145	1,946
Total Nettable Credits	5109	5,158	5,584	7136	9,428
NPA Provision	5088	5,138	5,564	7116	9,405
Other Credits	21	20	20	20	23
CLOSING GROSS NPA	14923	16,451	19,424	22,672	30,049
Net NPA	9814	10,640	12,539	14,174	19,213
Gross NPA Ratio	8.33	9.40	11.00	12.64	17.40
Net NPA Ratio	5.68	6.31	7.41	8.32	11.89
Provision Coverage Ratio	50.92	50.79	49.98	50.36	47.39
NPA of Overseas Branches (included in Gross NPA above)	1769	1,813	1,830	2,547	3,451



INR Crs

INR Cr

Category	NPA as of 31.03.2016	% to total Domestic NPA
Agriculture	4811	18.09
Industry	16647	62.59
Services	3848	14.47
Personal	1291	4.85
Total	26597	100
Of which		
Commercial Real Estate	384	1.44

Sl. No	Industry	NPA as of 31.03.2016	Outstanding under each category as of 31.03.2016	% of NPA to the respective outstanding	% to the total Domestic NPA
1	Cotton Textiles/Other Textiles	1657	5170	32.05	6.23
2	Iron and Steel	2288	11984	19.10	8.60
3	Infrastructure	4235	29076	14.56	15.92
4	Chemicals,Dyes,Paints etc.	867	2138	40.57	3.26
5	Gems and Jewellery	462	1056	43.73	1.74
6	Construction	214	856	25.02	0.81
7	Other Metal & Metal Products	1679	2760	60.82	6.31
8	Paper & Paper Products	444	1936	22.91	1.67
9	Food Processing	1240	3110	39.87	4.66
10	Sugar	53	1060	4.97	0.20
	All Other Industries	3329	13498	24.66	12.52
	Sub Total	16467	72644	22.67	61.91
	Others	10130	82784	12.24	38.09
	Total Domestic	26597	155428	17.11	100.00

Sectoral Slippages During The Quarter Ended 31.03.2016

Category	Amount (In Crs)
Agriculture	598
Services (Other than Commercial Real Estate)	905
Personal	392
Commercial Real Estate	103
Sub Total	1999
Industry	
Other Metals	149
Gem and Jewellery	91
Food Processing(Other than sugar,Vegetable Oil ,Vanaspathi & Tea)	0
Textile	151
Steel	4436
Mining	99
Chemicals, Dyes, Drugs & Pharma	14
Paper	5
Rubber and Rubber Products	54
All Engineering/All other Industries	120
Other Industries	1185
Sub Total (Industry)	6303
Total Slippages – Domestic	8302
Overseas	1020
Total-Global	9322



INR Crs

	Mar 2015	Mar 2016
Trade	1,076.91	1,867.94
Manufacturing	476.22	821.51
Real Estate	69.93	67.41
Others	145.96	694.63
TOTAL	1,769.02	3,451.49

PROFIT - SUMMARY



INR Crs

	Quarter Ending				
	Mar 15	Jun 15	Sep 15	Dec 15	Mar 16
Interest Earned	5,909	6,137	5,996	5,912	5,472
Interest Expended	4,653	4,808	4,598	4,565	4,164
Net Interest Income	1,256	1,329	1,398	1,347	1,308
Non Interest Income	794	535	774	534	686
Total Operating Income	2,050	1,864	2,172	1,881	1,994
Operating Expenses	869	1,308	1,182	1,256	1,280
Operating Profit	1,180	556	990	625	714
Total Provision	1,145	542	1,541	2,050	1,650
Net Profit / (Loss)	35	15	(551)	(1,425)	(936)

PROFITABILITY - Q4



INR Crs

Particulars	Q4 14-15	Q4 15-16	Variance %
TOTAL INCOME	6704.02	6,157.72	(-ve)
Interest Earned	5909.76	5,471.69	(-ve)
Other Income	794.26	686.03	(-ve)
TOTAL EXPENDITURE (excl. provisions and contingencies)	5523.85	5,443.44	(-ve)
Interest Expended	4653.99	4,163.84	(-ve)
Operating Expenses	869.89	1,279.61	47.10
i) Payments to and provisions for employees	402.72	782.34	94.26
ii) Other Operating Expenses	467.17	497.27	6.44
OPERATING PROFIT (profit bef. provisions and contingencies)	1180.17	714.28	(-ve)
Total Provisions and Contingences	1144.67	1,650.48	44.19
Of which Provisions for NPAs	1002.92	3087.52	207.85
Provision for Taxes	308.45	233.62	(-ve)
Others	-166.70	- 1670.66	902.20
NET PROFIT	35.50	-936.20	(-ve)

PROFIT – Geographical Distribution – Q4

INR Crs

Particulars	Q4 14-15	Q4 15-16
OPERATING PROFIT		
Global	1180	714
Domestic	1074	637
Overseas	106	77
PROVISIONS		
Global	1145	1650
Domestic	1025	1243
Overseas	120	407
NET PROFIT		
Global	36	-936
Domestic	49	-606
Overseas	-13	330

PROFIT - NET INTEREST INCOME

Quarter Ending

INR Crs

Particulars	Mar 15	Jun 15	Sep 15	Dec 15	Mar 16
Total Interest Income	5,910	6,137	5,996	5,912	5472
Of which					
Int Income from Advances	4,345	4,338	4,285	4,198	3795
Int. Income from Investments	1,457	1,641	1,619	1,629	1594
Other Interest Income	108	108	92	85	83
Total Interest Expended	4,654	4,808	4,598	4,565	4164
Of which					
Int. Expended on Deposits	4,309	4,444	4,110	3,983	3713
Int. Expended on borrowings	344	364	487	582	451
Other Int. Expenses	0.38	0	1	0	0
NET INTEREST INCOME	1,256	1,329	1,398	1,347	1,308
NET INTEREST MARGIN (%)	1.87	1.92	2.03	1.93	1.88
Domestic	1.85	1.92	2.06	2.02	1.94
Overseas	2.03	1.97	1.74	0.92	1.22

INR Crs

Particulars	Q4 14-15	Q4 15-16
Total Interest Income	5910	5472
Of which		
Int Income from Advances	4345	3795
Int. Income from Investments	1457	1594
Other Interest Income	108	83
Total Interest Expended	4654	4164
Of which		
Int. Expended on Deposits	4310	3713
Int. Expended on borrowings	344	451
Other Int. Expenses	0	0
NET INTEREST INCOME	1256	1,308
NET INTEREST MARGIN in % (on avg. earning assets)	1.87	1.88
Domestic	1.85	1.94
Overseas	2.03	1.22

INR Crs

Particulars	FY 14-15	FY 15-16
Total Interest Income	23938	23517
Of which		
Int Income from Advances	17951	16662
Int. Income from Investments	5470	6484
Other Interest Income	517	371
Total Interest Expended	18554	18134
Of which		
Int. Expended on Deposits	17246	16249
Int. Expended on borrowings	1308	1885
Other Int. Expenses	0	0
NET INTEREST INCOME	5384	5383
NET INTEREST MARGIN in % (on avg. earning assets)	2.06	1.94
Domestic	2.07	1.98
Overseas	1.92	1.42

INR Crs

Quarter Ending

Particulars	Mar 15	Jun-15	Sep-15	Dec-15	Mar 16
Total Non Interest Income	794	535	774	534	686
Of which					
Exchange / Commission	295	255	278	246	283
Profit on Sale of Investments	274	80	202	54	122
Profit on Revaln. Of Investments	0	-2	0	0	0
Recovery in written off Accounts	105	90	258	85	135
Other Non interest Income	120	113	36	149	146

NET PROFIT (Quarterly Comparison)

INR Crs

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank



Particulars	Mar 15	Jun 15	Sep 15	Dec 15	Mar 16
OPERATING PROFIT	1180	556	990	625	714
Total Provision	1145	542	1541	2,050	1650
Of which					
NPA	1003	975	1466	1,820	3088
Prov for Unhedged Foreign Currency	0	0	2	0	0
Standard Advances	99	17	-27	-60	-167
Prov / Depreciation on Investments	-145	123	-45	27	-79
Staff Welfare Fund	5	0	0	0	0
Deferred Tax Liability	-614	0	0	0	-1249
Income Tax	923	-122	153	154	234
Wealth Tax	0	0	0	0	0
Contingencies	1	1	1	1	0
Other General Provisions	0	0	0	0	0
Non Performing Investments	0	3	-10	1	11
Diminution of Securities	0	0	0	0	0
Restructured accounts	-127	-457	-70	109	-298
Other Assets	0	1	72	-2	1
Country-wise risk	0	0	-1	0	0
Prov for Restructured Investments	0	0	0	0	109
NET PROFIT / LOSS	36	15	(551)	(1425)	(936)

Cost & Yield Ratios (Quarterly Comparison)



	Mar 15	Jun 15	Sep 15	Dec 15	Mar 16
Avg. Cost of Deposits (%)	7.50	7.45	7.26	7.10	6.64
Avg. Yield on Advances(%)	9.60	9.76	9.52	9.25	8.32
Avg. Yield on Investments(%)	7.04	7.16	7.27	7.26	7.22
Avg. Cost of Funds(%)	7.40	7.36	7.17	6.99	6.48
Avg. Yield on Funds(%)	8.80	8.87	8.73	8.48	7.88
Net Interest Margin(%)	1.87	1.92	2.03	1.93	1.88
Business per Employee (Rs. Crore)	13.24	12.83	12.57	12.59	12.41
Business per Branch (Rs. Crore)	123.68	119.89	120.21	120.20	116.66

	Mar 15 (Annual)	Jun 15	Sep 15	Dec 15	Mar 16	Mar 16 (Annual)
Cost to Income Ratio(%)	42.43	70.15	54.42	66.79	64.18	63.53
Return on Assets (%)	- 0.05	0.02	-ve	-ve	-ve	-ve
Return on Equity (%)	- 1.09	0.47	-ve	-ve	-ve	-ve
Earning Per share (INR)	1.15	0.48	-ve	-ve	-ve	-ve
Book Value / Share INR	100.75	100.90	96.44	72.61	57.62	57.62

INR Crs

	31.03.2015				31.03.2016			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
SLR Investments	12127.68	53436.39	301.05	65865.12	17214.13	46793.80	20.46	64028.39
Of which								
Government. Securities	12127.66	53433.28	301.05	65861.99	17214.11	46790.69	20.46	64025.26
Other Approved Securities	0.02	3.11	0	3.13	0.02	3.11	0.00	3.13
M Duration (for SLR)				6.04				6.05
Non SLR Investments	10084.10	299.92	11.31	10395.33	8164.25	4068.46	0.00	12232.71
M Duration (Non SLR)				3.73				4.74
M Duration (Entire Portfolio)				5.85				5.95
Total	22211.78	53736.31	312.36	76260.44	25378.37	50862.26	20.46	76261.10



INR Crs

Type of Investment	Book Value (Gross)	Total Provision
G - Sec	2521.40	-0.17
Bonds - Others	0.00	0.00
MTN,FCCB	749.58	63.93
Shares	0.09	0.00
Joint Venture - Malaysia	199.58	0.00
Total	3470.65	63.76

	Mar 15	Jun 15	Sep 15	Dec 15	Mar 16
Tier I Capital BASEL III	14185	14,194	13,623	14,221	15,040
Tier II Capital BASEL III	5460	5,417	5,165	5,094	3,724
Total Capital BASEL III	19644	1,91,611	18,789	19,315	18,764
Common Equity Tier I	12734	12,743	12,172	12,770	13,787
Total Net Assets (Terminal)	285637	2,87,525	2,84,868	2,87,706	2,74,437
Risk Weighted Assets BASEL III	1,94,334	2,01,169	2,06,713	1,98,599	1,94,179
CRAR – TIER I (%) BASEL III	7.30	7.06	6.59	7.16	7.75
CRAR – TIER II (%) BASEL III	2.81	2.69	2.50	2.57	1.92
CRAR (%) BASEL III	10.11	9.75	9.09	9.73	9.66
CET I	6.55	6.33	5.89	6.43	7.10

- ◆ **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	31.03.2015 (Nos.)	31.03.2016 (Nos.)
1	No-Frills -BSBA Accounts Opened	90,29,868	1,01,10,624
2	General Purpose Credit Cards Granted	4,37,657	7,99,893
3	Branches Under Smart Card Banking	1,088	1,151
4	Villages Covered Under Smart Card Banking	4,251	5,123
5	Business Correspondents engaged	2,601	2,749
6	Bio-Metric Smart Card issued	16,73,126	20,39,962
7	Smart Card Banking Coverage- Regions	56	48
8	Smart Card Banking Coverage-States/Union Territory	21/2	24 /3

Thank You

