



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

Good People to Grow With

Presentation to Analysts
March 2017
(in INR)



Good People to Grow With

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Total Business: Total Business stood at Rs.3,68,119 crore as on 31.03.2017

Deposits: Total deposits increased to Rs. 2,11,343 crore as on 31.03.2017 as against Rs. 2,10,861 crore as on 31.12.2016.

Advances: Gross Advances increased to Rs.1,56,776 crore as on 31.03.2017, as against Rs.1,53,875 crore as on 31.12.2016.

CASA improved from 28.72% as at 31st March 2016 to 36.09% as at 31st March 2017 with y-o-y growth at 7.37%.

Operating Profit : Operating Profit for the year ended 31.03.2017 is Rs. 3650 crore as against Rs. 2885 crore for the year ended 31.03.2016 registering y-o-y growth of **26.52%**.

Operating profit for the quarter ended Mar'17 has increased to Rs. 1041 Cr. as against Rs.714 Cr. for the quarter ended 31.03.2016 and Rs.855 Cr.

Non Interest Income: Non-interest income for the year increased to Rs.3373 crore as against Rs.2528 crore for the year ended 31.03.2016 registering y-o-y growth of 33.43%

Recovery in NPA accounts for the year ended 31st March 2017 is Rs.8710 crore as against Rs.5872 crores in previous financial year.

Provision Coverage Ratio is improved to 53.63% as on 31.03.2017, which increased by 6.24% over 31.03.2016 Ratio of 47.39%

CRAR: 10.50%

Cost to Income Ratio is 57.37% as on 31.03.2017 for the year, reduced from 63.53% as on 31.03.2016

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 79 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	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.
	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"
	IOB adjudged 1) Skoch Order of Merit for Financial Inclusion & Automated Data Flow/MIS Project 2) IBA award for The Best use of Data
2016-17	"Express Intelligent PSU Award" received for implementation of CBS migration to Finacle 10.x Project. Our Core Banking Migration was adjudged amongst Top 100 Projects in India and conferred "Skoch Order of Merit" Award during 46 th Skoch Summit.
	As on 31.03.17, Total Deposit INR 2,11,343 cr.; Total Advances INR 1,56,776 cr. Business Mix is at INR 3,68,119 cr. No. of Branches 3381, including 8 overseas Branches.

Shareholding Pattern as on 31.03.2017

CATEGORY	NO.OF HOLDERS	TOTAL SHARES	% TO EQUITY
Promoter	1	1953043242	79.56
Resident	250103	127725630	5.20
LIC HOLDINGS	21	262053524	10.68
Insurance Companies	5	13438245	0.55
FII	3	5803296	0.24
NRI	2682	6380013	0.26
Corporate Body	1387	31735376	1.29
Corporate Body -OCB	1	48000	0.001
Clearing Member	125	483728	0.02
Trusts	16	443726	0.02
Bank	15	33587258	1.37
FPI	37	19986890	0.81
TOTAL	254396	2454728928	100.00

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	-	-
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%
- Colombo branches migrated to Finacle Software similar to domestic branches and other overseas branches to be migrated before March 2017.

Strategic Investments - Joint Ventures

IOB entered into Non Life Insurance Business with Universal Sampo 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 Sampo Insurance Inc	26	91.00
Total	100	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. 2.86 crore on Health Care Policy in the current financial year .
- During the current year , Bank earned commission from Non Life Sampo (Asset) insurance Rs. 6.08 Crore

■ Core Banking Solution:

- The Bank has successfully migrated all the Overseas Branches except Seoul to Finacle 10.2.17 version.
- **CBS & Other Developments:**
- **Developments in CBS:**
- Online Retail Loan Processing in Intranet
- Clean Loan & Vehicle loan – online credit processing implemented.
- Data Archival Solution for CBS(Domestic) Implemented
- Finacle menu for generation of CRCC reports enabled.

■ Digital Banking:

- IOB PAY - a comprehensive fee payment platform made live which onboards merchants and educational institutions for e-Payments.
- USSD(*99#) – IMPS Using Aadhaar: Currently, IMPS in USSD can be done in any of the following ways :
 - Using Account number (or) Using MMID
- UPI - Bank has gone live as issuer in BHIM app of GOI. UPI mobile app of the bank has been implemented in Closed User Group
- PrePaid Card: VISA Prepaid Cards are launched
- BBPS - All types of Utility Payments can be done through BBPS in www.iob.in and our Internet banking www.iobnet.co.in
- E-TDS/ Interest Certificate/Account statement- Customers can download E-statement for SB and Current account. Deposit TDS and interest details, Interest certificate for loan accounts can also be downloaded. Suitable authentication mechanism has been put in place.

Payment Gateway:

- Our bank's Payment gateway is offered through M/s FSS under OPEX model. The payment gateway switch is connected to our YSE switch for validation. Around 80 direct merchants and 4 merchant aggregators are connected to our payment gateway. The payment gateway application is PCIDSS compliant.

■ Mobile Banking:

- Mobile Banking application has been released to Windows OS mobiles besides Android OS mobiles. Customers are permitted to access banking services through USSD by dialing *99# from their Mobile. Funds transfer thro' IMPS (Immediate Payment Service) is made available to customers through USSD. Bank has implemented Mobile POS at around 4500 merchant locations through our service provider M/s BijliPay. Currently, GPRS POS terminals has been launched with the following variants.
- Digital GPRS POS – receipt will be sent as SMS
- Non-Digital GPRS POS – printed receipt will be generated
- With the recent less-cash thrust, GPRS POS terminals are being deployed across the country in an aggressive manner.
- Deposit Opening through Mobile Enabled.
- IOB Connect an all-in-one Android Mobile app has been launched.

Other Developments

Biometric attendance implemented PAN India

In house developed FINS for forex transactions has been developed for overseas and is deployed in Bangkok, Hongkong and Singapore for testing. Post confirmation and testing the same will made online.

SOC infrastructure put in place and has implemented majority of the products for monitoring.

A comprehensive standard grievance redressal portal is developed and made available with all the ADC.

Major Business Parameters



Quarter ending

INR Crs

Key Performance Indicators	Mar-16	Jun-16	Sep 16	Dec 16	Mar'17
Business Mix	397,241	384,040	367,580	364,736	368,119
Deposits	224,514	218,484	208,058	210,861	211,343
Advances (Gross)	172,727	165,556	159,522	153,875	156,776
Operating Profit	714	691	1,064	855	1,041
Net Profit / Net Loss	(936)	(1451)	(765)	(554)	(647)
N I M (%)	1.88	1.87	2.02	2.14	2.09
Gross NPA	30,049	33,913	34724	34502	35,098
Net NPA	19,213	21,321	20765	19901	19,749
Return on Assets (%)	-ve	-ve	-ve	-ve	-ve
Return on Equity (%)	-ve	-ve	-ve	-ve	-ve
Book Value (INR)	57.62	48.57	40.65	38.39	34.52

Deposits & Advances

INR Crs



Particulars	31.03.2017	31.12.2016	31.03.2016
DEPOSITS	211,343	210,861	224,515
Current	13,037	12,371	12,082
Savings	63,232	63,933	52,404
Term Deposits	135,074	134,557	160,029
CASA	76,269	76,304	64,486
CASA RATIO %	36.09	36.19	29.10
ADVANCES	156,776	153,875	172,727
BUSINESS MIX	368,118	364,736	397,242
CD RATIO %	74.18	72.97	76.93

Particulars	METRO	Urban	Semi Urban	Rural
DEPOSITS (Domestic)	108,100	46,168	32,531	18,319
%	52.70	22.51	15.86	8.93
ADVANCES (Domestic)	88,843	21,727	18,556	13,525
%	62.28	15.23	13.01	9.48

Key Sectors (Domestic Credits)



INR Crs

Sector	Mar-16	Dec-16	Mar-17
Agriculture	30,237	29,064	29,348
MSME	31,804	26,377	30,564
of Which Micro	12,097	8,785	12,781
Retail Credit	23,044	20,304	23,887

Retail Credit (Breakup)

INR Crs

Sector	Mar 16	Dec-16	Mar 17
Retail Credit	23,044	20,304	23,887
of Which			
- Housing Loans	9,099	8,755	9,614
- Pushpaka	1,672	1,851	2,068
- Educational Loan	4,442	4,708	4,792
- Others	3,847	3,042	5,321
- Jewel Loan to Others	3,984	1,947	236

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 16	Dec 16	Mar 17
Capital Market	1,473	1,337	1,301
Real Estate	26,342	20,443	20,369
of Which			
Housing Loan *	12,721	12,019	12,304
Commercial Real Estate	7,239	5,476	5,286
Others (Direct & Indirect)	6,382	2,938	2,779
* Includes Non-Priority Housing Loans			



INR Crs

Sector	Mar 16	Dec-16	Mar 17
Trade	5,252	4,725	3,508
Manufacturing	5,455	4,958	4,002
Real Estate	279	147	750
Buyers Credit	4,217	2,984	3,752
Others	2,095	1,143	441
Total	17,298	13,957	12,453

Sector	31.03.2017 Accounts	31.03.2017 Amount	31.03.2017 %	31.03.2016 Accounts	31.03.2016 Amount	31.03.2016 %
Chemical & Pharma	6	326	2.31	7	346	2.08
Sugar	2	27	0.19	2	24	0.14
Textile	11	561	3.98	13	605	3.63
Iron & Steel	31	2995	21.23	41	3606	21.63
Auto & Ancillary	1	22	0.16	3	391	2.34
Paper	3	235	1.67	4	99	0.59
Food Processing	4	349	2.48	5	347	2.08
Engineering	3	905	6.42	11	1656	9.93
Telecom	1	142	1.01	2	139	0.83
Metal Processing	4	505	3.58	3	406	2.44
Power	18	3925	27.83	17	4302	25.80
Airways	0	0	0.00	0	0	0.00
Electronic & Software	1	26	0.18	1	26	0.15
Cement	2	123	0.87	3	329	1.97
Logistics	1	3	0.02	1	5	0.03
Other Industries	10	508	3.60	16	757	4.54
Sub Total	98	10653	75.53	129	13038	78.19

Sector	31.03.2017 Accounts	31.03.2017 Amount	31.03.2017 %	31.03.2016 Accounts	31.03.2016 Amount	31.03.2016 %
Sub Total	98	10653	75.53	129	13038.00	78.19
SME	82	476	3.38	119	588.65	3.53
Micro Finance	3	64	0.45	4	116.34	0.70
Infrastructure	21	2489	17.64	26	2301.47	13.80
Comm. Real Estate(CRE)	2	46	0.33	4	48.60	0.29
Trade	7	33	0.23	10	38.14	0.23
Agriculture	46	122	0.87	60	335.69	2.01
HL/EDU/Others	20	52	0.37	36	53.46	0.32
Real Estate (Other than CRE)	2	110	0.78	2	96.33	0.58
Ceramic, Granite, Marble	2	2	0.02	3	7.47	0.04
Rubber & Plastic	4	59	0.42	5	50.51	0.30
GRAND TOTAL	287	14104	100.00	398	16674.66	100.00

RESTRUCTURED ACCOUNTS AS ON 31.03.2017 (Annual)
(INCLUDES ALL F.B. FACILITIES OF THE BORROWER)

INR Cr

	Domestic			Foreign	Global
	> 1 crore	< 1 crore	Total		
As on 01.04.2016 O/S	16,649	26	16,675	561	17,236
Additions during FY 2016-17	629	0	629	201	829
Less: Recovery / slippages during FY 2016-17	1,349	0	1349	0	1349
As on 31.03.2017 O/S	14,087	17.31	14,104	420	14,525

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 (31.03.2017)	Amount (INR Crs) (31.03.2017)	% to Total
Standard Assets	154	9904	59	81	7367	52
Sub-Standard Assets	99	2784	17	32	1646	12
Doubtful Assets	144	3983	24	173	5091	36
Loss Assets	1	4	0	1	0	0
Total	398	16675	100	287	14104	100

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

	Mar 16	Jun 16	Sep 16	Dec 16	Mar 17
No. of A/Cs Slipped during the quarter	40	34	9	6	5
Amount in INR Crs	1749	1115	463	136	183

NPA SEQUENTIAL MOVEMENT

INR Crs



Particulars	Mar 16	Jun 16	Sep 16	Dec 16	Mar 17
OPENING GROSS NPA	22672	30049	33913	34724	34502
ADD Slippages	9323	5330	2881	1892	3019
LESS					
Cash Recovery	505	458	574	324	320
Upgradation	480	346	917	1106	955
Write Off	769	408	528	648	710
Sale to ARC	192	253	0	0	172
Exchange Fluctuation	0	0	51	0	148
De-recog. Interest	0	0	0	36	118
Total Reduction in NPA	1946	1465	2070	2114	2423
Provision for Bad & Doubtful Debts	9405	11100	12393	13130	13812
CLOSING GROSS NPA	30049	33913	34724	34502	35098
Net NPA	19213	21321	20765	19901	19749
Gross NPA Ratio %	17.40	20.48	21.77	22.42	22.39
Net NPA Ratio %	11.89	13.97	14.30	14.32	13.99
Provision Coverage Ratio %	47.39	47.61	50.19	52.17	53.63
NPA of Overseas Branches (Included in Gross NPA above)	3451	3675	3651	3484	2577
Gross Advances	172727	165556	159522	153875	156776

Sectoral Slippages during the quarter ended 31.03.17

	INR Crs
AGRI & ALLIED ACTIVITIES	372
SERVICES	282
PERSONAL LOANS	329
Commercial Real Estate	50
SUB TOTAL(A)	1032
INDUSTRY	
Other Metal & Metal Products	23
Gems & Jewellery	0
Other Food Processing	103
Textiles	86
Steel	459
Mining	331
Chemical, Dyes, Drugs & Pharma	8
Paper & Paper Products	158
Rubber,Plastic & their Products	10
All Engineering	52
OTHER INDUSTRIES	751
SUB TOTAL(INDUSTRY)(B)	1982
TOTAL SLIPPAGES DOMESTIC(A+B)	3014
OVERSEAS	15
Exchange Fluctuation	0
TOTAL-GLOBAL	3029

Sector Wise Break Up of NPAs

INR Crs

Sectorwise NPAs as on 31.03.2017 (Domestic)		
Category	NPA	% to total Domestic NPA
Agriculture	3646	11.21
Industry	22785	70.08
Services	3805	11.70
Personal	2277	7.00
Total	32513	100.00
Of Which Commercial Real Estate	190.69	0.59

NPAs – Industry Wise - Domestic

INR Crs			
Sl No	Industry	NPA as on 31.03.2017	% to total Domestic NPA
1	Cotton Textiles/Other textiles	2125	6.53
2	Iron & Steel	10328	31.76
3	Infrastructure	4463	13.72
4	Chemical ,dyes, paints etc	741	2.28
5	Gems & jewellery	147	0.45
6	Construction	256	0.79
7	Other Metal & Metal Products	755	2.32
8	Paper & paper products	728	2.24
9	* Food Processing	1289	3.96
10	* Sugar	251	0.77
11	All other Industries	1701	5.23
	Total Industry	22785	70.06
* Food processing and sugar amounting to Rs 1540 crore is included in agri sector.			



INR Crs

Sector	Mar 16	Dec-16	Mar 17
Trade	1,867.94	1,241.30	1,097.07
Manufacturing	821.51	932.89	694.04
Real Estate	67.41	68.51	146.91
Others	694.63	1,241.34	638.85
Total	3,451.49	3,484.04	2,576.87



INR Crs

Quarter Ending

Particulars	Mar 16	Jun 16	Sep 16	Dec 16	Mar 17
Interest Earned	5,472	5,215	4,992	4,881	4,630
Interest Expended	4,164	3,970	3,706	3,547	3,306
Net Interest Income	1,308	1,245	1,286	1,335	1,324
Non Interest Income	686	653	970	718	1,032
Total Operating Income	1,994	1,897	2,255	2,053	2,356
Operating Expenses	1,280	1,207	1,191	1,198	1,315
Operating Profit	714	690	1,064	855	1,041
Total Provision	1,650	2,141	1,829	1,409	1,688
Net Profit	(936)	(1,451)	(765)	(554)	(647)

PROFITABILITY – Q4

INR Crs



Particulars	Q4 15-16	Q4 16-17	Variance %
TOTAL INCOME	6,158	5,662	-ve
Interest Earned	5,472	4,630	-ve
Other Income	686	1,032	50
TOTAL EXPENDITURE (Excl. Provisions and Contingencies)	5,443	4,621	15
Interest Expended	4,164	3,306	21
Operating Expenses	1,280	1,315	3
1) Payments to and Prov for Employees	783	688	12
2) Other Operating Expenses	497	627	26
OPERATING PROFIT (Profit before Provisions and Contingencies)	714	1,041	46
Total Provisions and Contingences	1,650	1,688	(2)
of Which			
Provision for NPAs	3,088	1,636	47
Provision for Taxes	234	(102)	144
Others	(1,671)	154	109
NET PROFIT	(936)	(647)	31

PROFITABILITY – Annual



INR Crs

Particulars	FY 15-16	FY 16-17	Variance %
TOTAL INCOME	26,045	23,091	-v e
Interest Earned	23,518	19,719	-v e
Other Income	2,527	3,372	33
TOTAL EXPENDITURE (Excl. Provisions and Contingencies)	23,159	19,441	16
Interest Expended	18,134	14,529	20
Operating Expenses	5,025	4,912	2
1) Payments to and Prov for Employees	3,391	3,045	10
2) Other Operating Expenses	1,634	1,867	-v e
OPERATING PROFIT (Profit before Provisions and Contingencies)	2,886	3,650	26
Total Provisions and Contingences	5,783	7,067	(22)
of Which			
Provision for NPAs	7,348	6,948	5
Provision for Taxes	(831)	36	104
Others	(734)	83	111
NET PROFIT	(2,897)	(3,417)	(18)

PROFIT – Geographical Distribution – Q3

INR Crs

Particulars	Q4 15-16	Q4 16-17	Variance %
OPERATING PROFIT			
Global	714.00	1040.98	45.80
Domestic	637.00	931.09	46.17
Overseas	77.00	109.89	(-ve)
PROVISIONS			
Global	1650.00	1687.64	2.28
Domestic	1243.00	1656.49	33.27
Overseas	407.00	31.15	-92.35
NET PROFIT/LOSS			
Global	(936.00)	(646.66)	30.91
Domestic	(606.00)	(725.40)	-19.70
Overseas	(330.00)	78.74	123.86

PROFIT - NET INTEREST INCOME



INR Crs

Particulars	Quarter ending				
	Mar 16	Jun 16	Sep 16	Dec 16	Mar 17
TOTAL INTEREST INCOME	5,472	5,216	4,992	4,881	4,630
of which					
Int Income from Advances	3,795	3,741	3,649	3,500	3,166
Int Income from Investments	1,594	1,374	1,221	1,254	1,424
Other Interest Income	83	101	122	127	40
TOTAL INTEREST EXPENDED	4,164	3,970	3,706	3,547	3,306
of Which					
Int Expended on Deposits	3,713	3,504	3,287	3,182	3,053
Int Expended on Borrowings	451	466	419	365	253
Other Int. Expenses	0.00	0	-	0	0
NET INTEREST INCOME	1,308	1,245	1,286	1,335	1,324
NET INTEREST MARGIN (%)	1.88	1.87	2.02	2.14	2.09
Domestic (%)	1.94	1.92	2.08	2.25	2.08
Overseas	1.22	1.36	1.31	0.76	2.21

PROFIT - NET INTEREST INCOME



INR Crs

Particulars	Q4 15-16	Q4 16-17	Variance %
TOTAL INTEREST INCOME	5472.00	4629.58	(-ve)
of which			
Int Income from Advances	3795.00	3166.19	(-ve)
Int Income from Investments	1594.00	1423.85	(-ve)
Other Interest Income	83.00	39.54	-52.36
TOTAL INTEREST EXPENDED	4164.00	3305.64	-20.61
of Which			
Int Expended on Deposits	3713.00	3052.57	-17.79
Int Expended on Borrowings	451.00	253.06	-43.89
Other Int. Expenses	0.00	0.01	
NET INTEREST INCOME	1308.00	1323.94	(-ve)
NET INTEREST MARGIN (%) (on Avg. Earning Assests)			
Domestic (%)	1.88	2.09	
Overseas (%)	1.22	2.21	

INR Crs

Quarter Ending

Particulars	Mar 16	Jun 16	Sep 16	Dec 16	Mar 17
Total Non Interest Income	686	653	970	718	1032
of which					
Exchange / Commission	283	201	185	202	362
Profit on Sale of Investments	122	155	329	60	93
Profit on Revaln. Of Investments	0	(16)	0	0	0
Recovery in Written off Accounts	135	91	213	249	267
Other Non Interest Income	146	222	243	207	310

NET PROFIT (Quarterly Comparison)

INR Crs

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank



Particulars	Quarter Ending				
	Mar 16	Jun 16	Sep 16	Dec 16	Mar 17
OPERATING PROFIT	714	691	1064	855	1040.98
Total Provision	1650	2141	1829	1409	1687.65
of Which					
NPA	3088	2065	1876	1371	1635.94
Provision for Unhedged FC Exposure	0	0	0	0	(14.27)
Standard Advances	(167)	98	(115)	59	137.77
Prov./Depreciation on Investments	(79)	0	(55)	17	100.92
Staff Welfare Fund	0	0	0	0	0.00
Deferred Tax Liability	(1249)	0	(31)	0	(201.90)
Income Tax	234	3	162	3	99.80
Wealth Tax	0	0	0	0	0.00
Contingencies	0	0	0	1	0.34
Other General Provisions	0	10	(1)	0	(0.20)
Non Performing Investments	11	(26)	0	9	33.42
Diminution of Securities	0	0	0	0	0.00
Restructured Accounts	(298)	(8)	(3)	(55)	(105.28)
Other Assests	1	0	0	0	0.00
Country-wise Risk	0	(2)	(5)	3	1.11
Prov for Restructured Investments	109	0	0	0	0.00
NET PROFIT / LOSS	(936)	(1451)	(765)	(554)	(646.66)

Cost & Yield Ratios (Quarterly Comparison)



Particulars	Mar 16	Jun 16	Sep 16	Dec 16	Mar 17
Avg. Cost of Deposits (%)	6.64	6.42	6.29	6.07	5.88
Avg. Yield on Advances (%)	8.32	8.53	8.65	8.62	7.83
Avg. Yield on Investments (%)	7.22	7.15	7.27	7.11	7.15
Avg. Cost of Funds (%)	6.48	6.45	6.36	6.08	5.72
Avg. Yield on Funds (%)	7.88	7.85	7.83	7.82	7.25
Net Interest Margin (%)	1.88	1.87	2.02	2.14	2.09
Business Per Employee (Rs. Crores)	12.41	12.27	11.93	11.99	12.28
Business Per Branch (Rs. Crores)	116.66	112.65	108.05	107.21	108.88

Particulars	Mar 16 (Annual)	Jun 16	Sep 16	Dec 16	Mar 17	Mar 17 (Annual)
Cost to Income Ratio (%)	63.53	63.62	52.82	58.37	55.82	57.37
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)	57.62	20.22	40.65	38.39	34.52	34.52



INR Crs

Particulars	31.03.2016				31.03.2017			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
SLR Investments	17,214.13	46,793.80	20.46	64,028.39	15,128.38	42,779.48	101.59	58,009.45
Of which								
Government. Securities	17,214.11	46,790.69	20.46	64,025.26	15,128.36	42,776.37	101.59	58,006.32
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				6.09			
Non SLR Investments	8,164.25	4,068.46	0.00	12,232.71	7,840.10	2,929.77	0.00	10,769.87
M Duration (Non SLR)	4.74				4.89			
M Duration (Entire Portfolio)	5.95				5.97			
Total	25,378.38	50,862.26	20.46	76,261.10	22,968.48	45,709.25	101.59	68,779.32



INR Crs

Type of Investment	Book Value (Gross)	Total Provision
G - Sec	2969.01	1.32
Bonds - Others	43.56	0.00
MTN,FCCB	473.67	63.50
Shares	0.08	0.00
Joint Venture - Malaysia	199.58	0.00
Total	3685.90	64.82

INR Crs

Particulars	Mar-16	Jun-16	Sep-16	Dec-16	Mar-17
Tier I Capital	15,040	13,587	14,419	13,799	13,892
Tier II Capital	3,724	3,823	3,288	4,153	3,861
Total Capital	18,764	17,410	17,707	17,952	17,753
Common Equity Tier I	13,787	12,472	13,319	12,699	12,822
Total Net Assets (Terminal)	274,437	268,312	251,900	255,085	247,167
Risk Weighted Assets	194,179	183,871	174,432	166,567	169,148
CRAR – TIER I (%)	7.75	7.39	8.27	8.28	8.21
CRAR – TIER II (%)	1.92	2.08	1.88	2.49	2.28
CRAR (%)	9.66	9.47	10.15	10.78	10.50
CET I	7.10	6.78	7.64	7.62	7.58



■ FINANCIAL INCLUSION - BC

- As on 31.03.2017, our 2751 Business Correspondents have issued 21,52,457 smart cards and the cumulative number of transactions undertaken in the smart card terminal is 6,19,21,570. For the year 2016-2017, the total number of transactions is 1,96,19,477.
- BC HHDs are enabled to open SB accounts through e-KYC mode. As on 31.03.2017, BCs have opened 2,89,597 SB accounts e-KYC mode.

■ Pradhan Mantri Jan Dhan Yojana (PMJDY)

- Under PMJDY, as on 31.03.2017, we have opened 42,61,330 BSBDA accounts. Out of which, 23,24,027 BSBDA accounts were seeded with Aadhaar and 24,93,444 BSBDA accounts were seeded with Mobile numbers.
- As on 31.03.2017, 40,26,690 RuPay cards were issued to the accounts opened under PMJDY.



Financial Literacy under Corporate Social Responsibility

- Our Bank has established Financial Literacy Centers (SNEHA) at 23 centres.
- Our FLCs are conducting Financial Literacy Camps, periodically in various places. During current year, they have handled sessions on Financial Literacy to 11,210 students of ITI, Skilling centers and various schools in the state of Tamil Nadu and Kerala.
- Atal Pension Yojana

2015-2016 (Cumulative)	18,540
2016-2017 (Cumulative)	60,084
Total APY Enrolments	78,624

Thank You

