



Indian Overseas Bank इण्डियन ओवरसीज़ बैंक



PERFORMANCE ANALYSIS

Q4/FY 2017-18



Indian Overseas Bank



@IoBIndia



IoBIndia



Indian Overseas Bank

- Indian Overseas Bank (IOB) was founded on 10th February 1937 by **Shri.M.Ct.M. Chidambaram Chettyar**.
- Objective was to specialize in foreign exchange business and take Bank across the globe.
- IOB started business simultaneously – at Karaikudi, Chennai and Rangoon in Burma (presently Myanmar) followed by a branch in Penang, Malaysia.
- At the dawn of Independence IOB had 38 branches in India and 7 branches abroad –and Deposits stood at Rs.6.64 crores and Advances at Rs.3.23 crores at that time.
- IOB was one of the 14 major banks that were nationalized in 1969. On the eve of Nationalization in 1969, IOB had 195 branches in India with aggregate deposits of Rs.67.70 crores and Advances of Rs.44.90 crores.
- IOB sponsored two Regional Rural Banks. Pandiyan Grama Bank in Tamil Nadu and Odisha Gramya Bank in Odisha.
- Bank's overseas presence in 5 countries namely Singapore, Hongkong, Thailand, Sri Lanka and South Korea.

KEY STRENGTHS - QUALITATIVE



81 years of Banking Expertise

Touch Points: 3332
Domestic Branches,
8 Overseas
Branches & **3552**
ATMs

57% branches in
Rural and SU centres

66% RAM share to
Domestic Advances



35 Million Active
customers

Retail Share: **20.34%**

Agri Share: **22.25%**

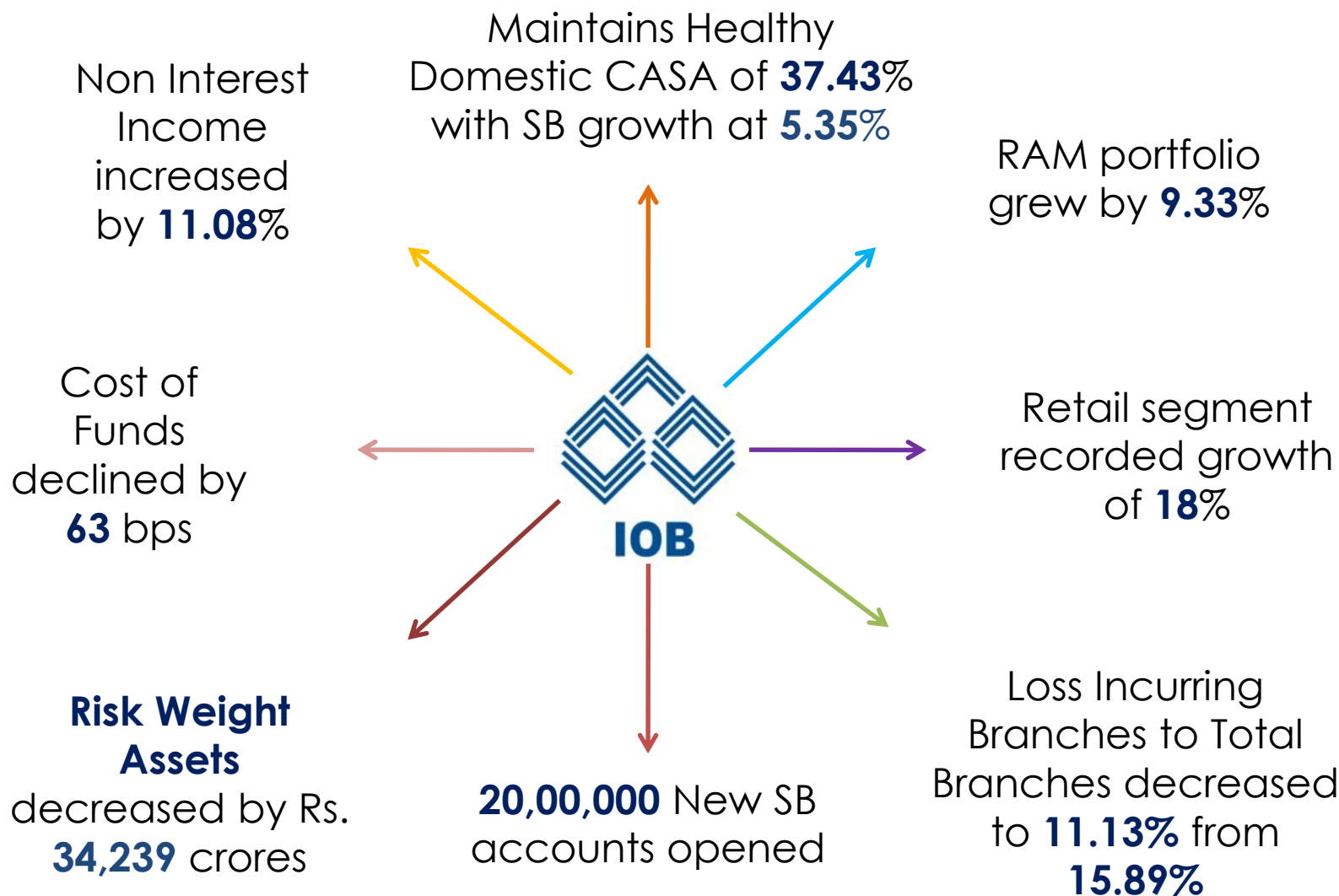
MSME Share: **23.54%**

KEY STRENGTHS



- **81** years in the service of Banking.
- Strong Domestic presence of **3332** Branches & **3552** ATM/Cash Recyclers.
- **57%** of Branches catering to the needs of Rural and Semi Urban centres enhancing deeper Financial Inclusion.
- **2663** Business Correspondents provide extended reach.
- A strong Brand name in South India especially in the State of **Tamil Nadu**.
- Trust of **35 million** active customers.
- Overseas Presence with **8** branches and **1** Representative Office.
- Sustained Growth in Low cost **CASA** deposits.
- Improved performance in **Retail, Agri** and **MSME** Segments contributing to **66 %** of Domestic Advances up from **54%** an year ago.
- Digital initiatives and strong technology penetration.

HIGHLIGHTS - QUANTITATIVE



- Maintains healthy Global CASA Ratio of **36.75%** as at Mar 2018.
- Global Deposits recorded a growth of **2.60%** on Y-o-Y basis and ended at Rs. **2,16,832** crores.
- Global Advances ended at Rs. **1,50,999** crores with improved RAM concentration of **60.67%** at Rs. **91,618** crores.
- Retail Credit recorded a growth of **17.98%** & MSME grew by **6.71%** on Y-o-Y basis.
- Core Retail grew by **26.26%** on Y-o-Y basis & **4.36%** on Sequential quarter basis.
- Better NPA Management, Slippages lesser than Recovery in **H1 and Q3**.
- Provision Coverage Ratio improved from 53.63% in Mar 17 to **59.45%** in March 2018.

- Other Income grew by **11.08%** for FY 2017-18 and recorded a growth of **22.18%** for Q4 17-18 over Q3 17-18.
- Interest Expenditure declined by **14.33%** for FY 2017-18 and recorded a decline of **6.39%** for Q4 17-18 over Q4 16-17
- Staff Expenses declined by **1.66%** for FY 2017-18.
- Operating Profit stood at **Rs. 3,629** crores for FY 2017-18 as against Rs. 3,650 crores in FY 2016-17.
- Net Loss stood at Rs. **6,299** crores for FY 2017-18 as against Rs.3,417 crores for the corresponding period last year.
- Cost of Deposits dipped by **68** basis points on Y-o-Y basis.
- Business per employee consistently improved to **Rs. 13.10** crores as of Mar 18 as against Rs. **12.28** crores as of Mar -17.

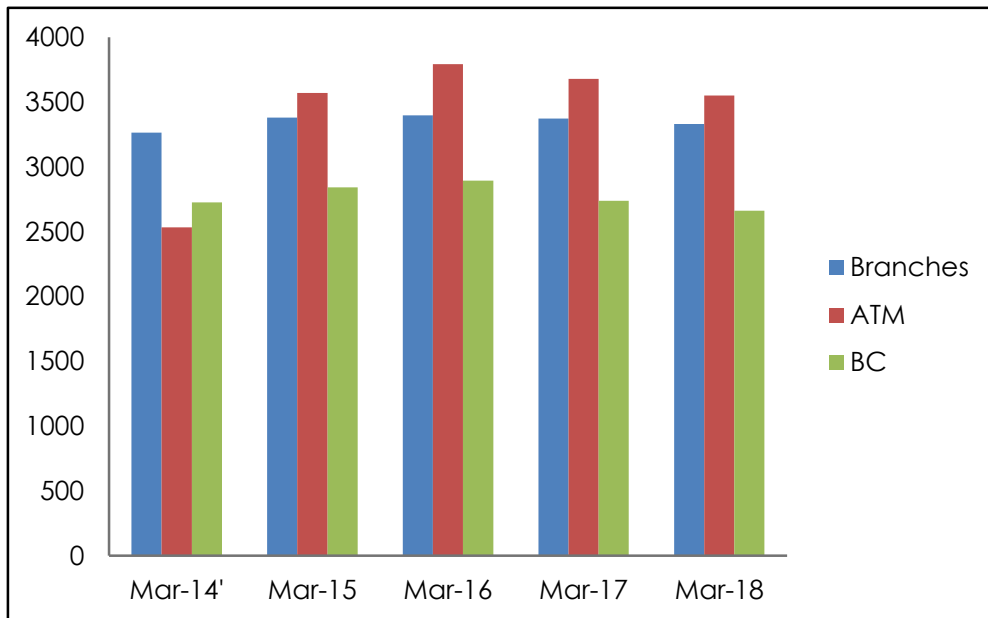
MOODY'S
INVESTORS SERVICE

**Upgraded from
Stable to Positive**

S&P Global
Ratings

BB/Stable/B

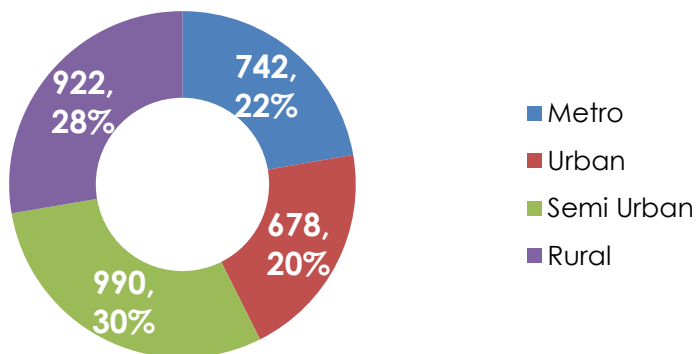
CUSTOMER TOUCH POINTS



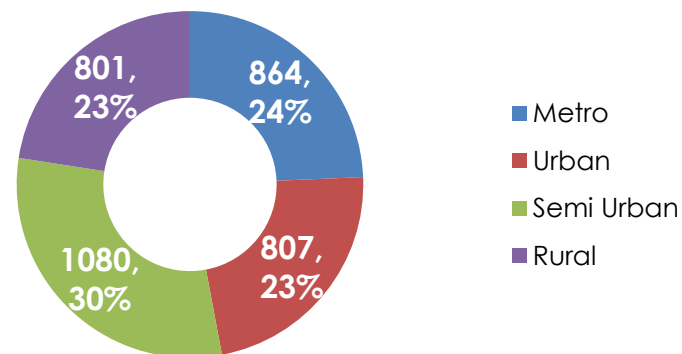
Year	Branches	ATM	BC*
Mar-14	3265	2533	2727
Mar-15	3381	3571	2841
Mar-16	3397	3793	2894
Mar-17	3373	3679	2738
Mar-18	3332	3552	2663

BC: Business Correspondents

Branch Network - Mar-18



ATM Network - Mar-18



Note: Merged 41 branches and closed 571 ATMs in FY 17-18

GLOBAL FOOTPRINTS – FOREIGN BRANCHES



Branches	Representative Office	JV Subsidiary	Remittance Centres
• Singapore • Hong Kong Main • Hong Kong TST • Colombo • Babalapitiya • Seoul • Bangkok • Sukhumvit, Bangkok	• Dubai	• Malaysia	• Singapore – Serangoon Road • Singapore – Boon Lay

Joint Venture in Malaysia: Joint Venture with Bank of Baroda (40%) and Andhra Bank (25%) with IOB share of 35%

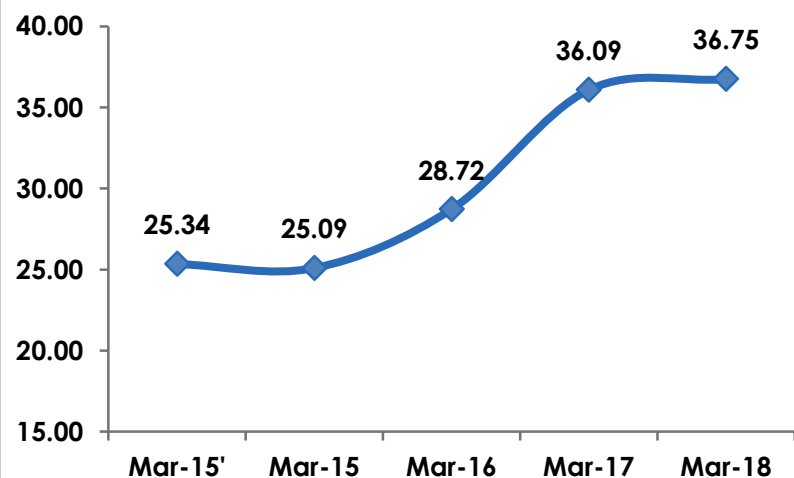
BUSINESS PERFORMANCE



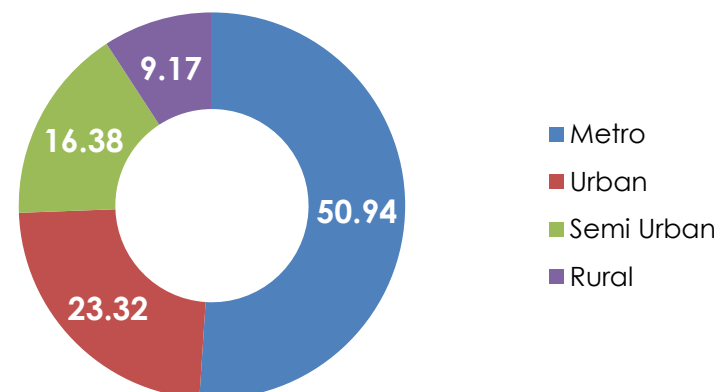
Rs in Crores **IOB**

Particulars	Mar-16	Mar-17	Dec-17	Mar-18	YoY(%)	QoQ(%)
CASA Deposits	64485	76269	76526	79678	4.47	4.12
Total Deposits	224514	211343	216592	216832	2.60	0.11
Advances	172727	156776	151536	150999	-3.68	-0.35
Business Mix	397241	368118	368128	367831	-0.08	-0.08
CASA%	28.72	36.09	35.33	36.75	0.66	1.41
CD Ratio%	76.93	74.18	69.96	69.64	-4.54	-0.32

CASA %



Deposit Composition - Domestic



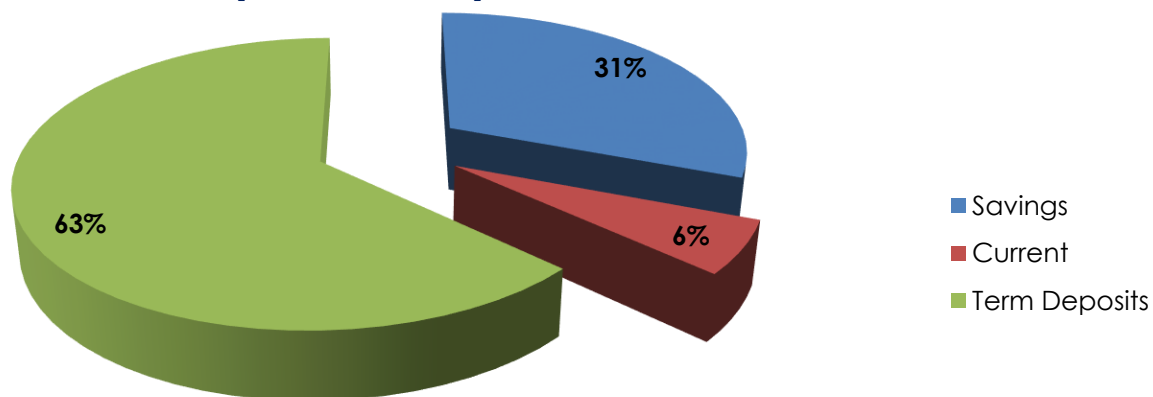
DEPOSIT COMPOSITION



Rs in Crores **IOB**

Particulars	Mar-16	Mar-17	Dec-17	Mar-18	YoY(%)	QoQ(%)
Savings	52404	63232	62664	66742	5.55	6.51
Current	12082	13037	13863	12936	-0.78	-6.69
CASA Deposits	64485	76269	76526	79678	4.47	4.12
Term Deposits	160029	135074	140066	137154	1.54	-2.08
Total Deposits	224514	211343	216592	216832	2.60	0.11
CASA%	28.72	36.09	35.33	36.75	0.66	1.41

Deposit Composition





इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

Good people to grow with

CORPORATE SALARY ACCOUNT

Much beyond a Bank Account



Welcome Kit

Free - ATM cum Debit card
Cheque Book



Personalised Banking

Overdraft Facility/Credit Card
Retail Loans/ Flexi Deposit



Online Banking

E- Banking

Mobile Banking / Internet Banking
NEFT/RTGS/m-passbook/BHIM



Investment Options

Demat Account/Insurance
Mutual Funds



Personal Accident Cover

Maximum cover of Rs.2 Lacs for
self and Rs. 1 Lakh for Spouse

Prosperity is now in your Pocket!

Choose from our wide range of products and services created for your growth and success.



*"New ways to
serve up your
Smile"*



**We are here to serve our customers better through our wide
range of Products & Services!!!**

LOAN PRODUCTS

- ✓ Housing Loan
- ✓ Vehicle Loan
- ✓ Jewel Loan
- ✓ Personal Loan
- ✓ Loan against Property
- ✓ Loan against Rent
receivables
- ✓ MSME Loans
- ✓ Agri Loans
- And many more...

DIGITAL PRODUCTS

- ✓ Internet Banking
- ✓ Mobile Banking
- ✓ mPassbook
- ✓ IOB Connect App
- ✓ Mobile POS
- ✓ IOB Internet
Payment Gateway
- And many more...

OTHER SERVICES

- ✓ Demat Accounts
- ✓ ASBA Services
- ✓ Tax Payments
- ✓ Insurance Coverage
- ✓ Health Insurance
- ✓ Mutual Fund Investments
- ✓ IOB Fine Gold
- ✓ Multi Currency Prepaid
Travel Card
- And many more...

- ✓ Corporate Salary Accounts
- ✓ International Debit / Credit Cards
- ✓ Customized Savings Accounts
- ✓ Various Deposit Plans



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DEPOSITS & COST

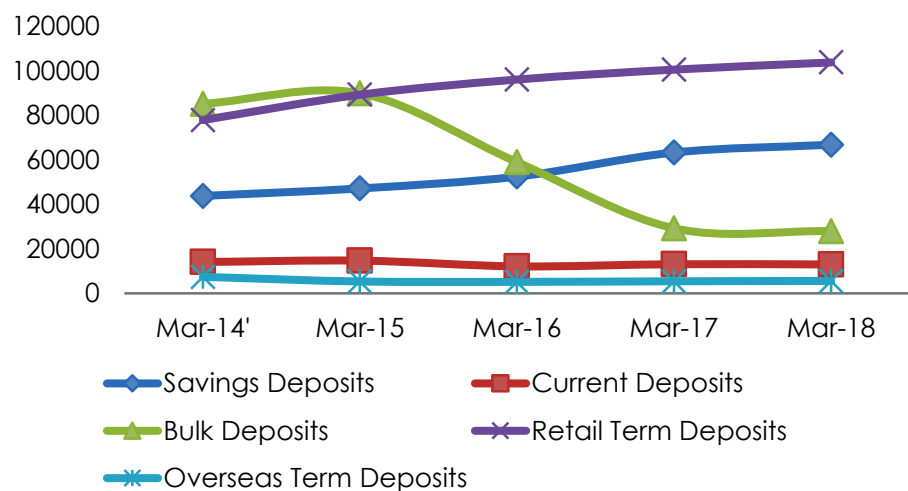
Rs in Crores



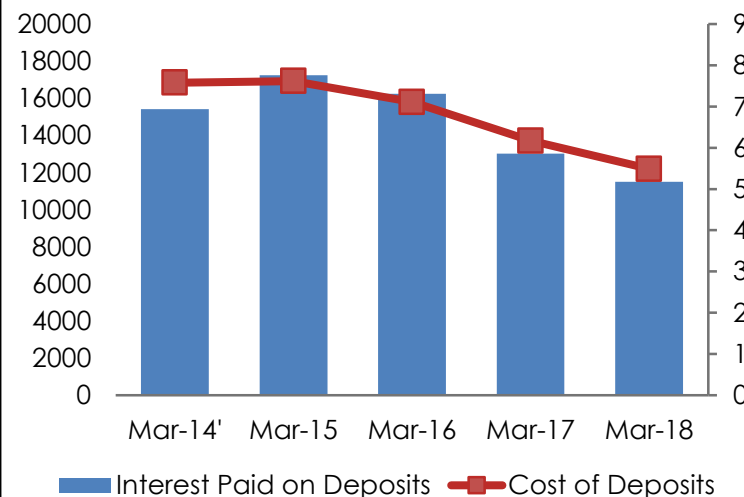
Parameters	Mar-14'	Mar-15	Mar-16	Mar-17	Mar-18
Savings Deposits	43744	47101	52404	63232	66742
Current Deposits	14023	14640	12082	13037	12936
Bulk Deposits	85092	89837	58917	29195	27906
Retail Term Deposits	77755	89197	96029	100514	103743
Overseas Term Deposits	7362	5274	5082	5366	5505
Total Deposits	227976	246049	224514	211343	216832
CASA%	25.34	25.09	28.72	36.09	36.75

Parameters	Mar-14'	Mar-15	Mar-16	Mar-17	Mar-18
Interest Paid on Deposits	15409	17246	16250	13026	11494
Cost of Deposits	7.58	7.62	7.11	6.17	5.49

Deposits



Interest Paid on Deposits/CoD

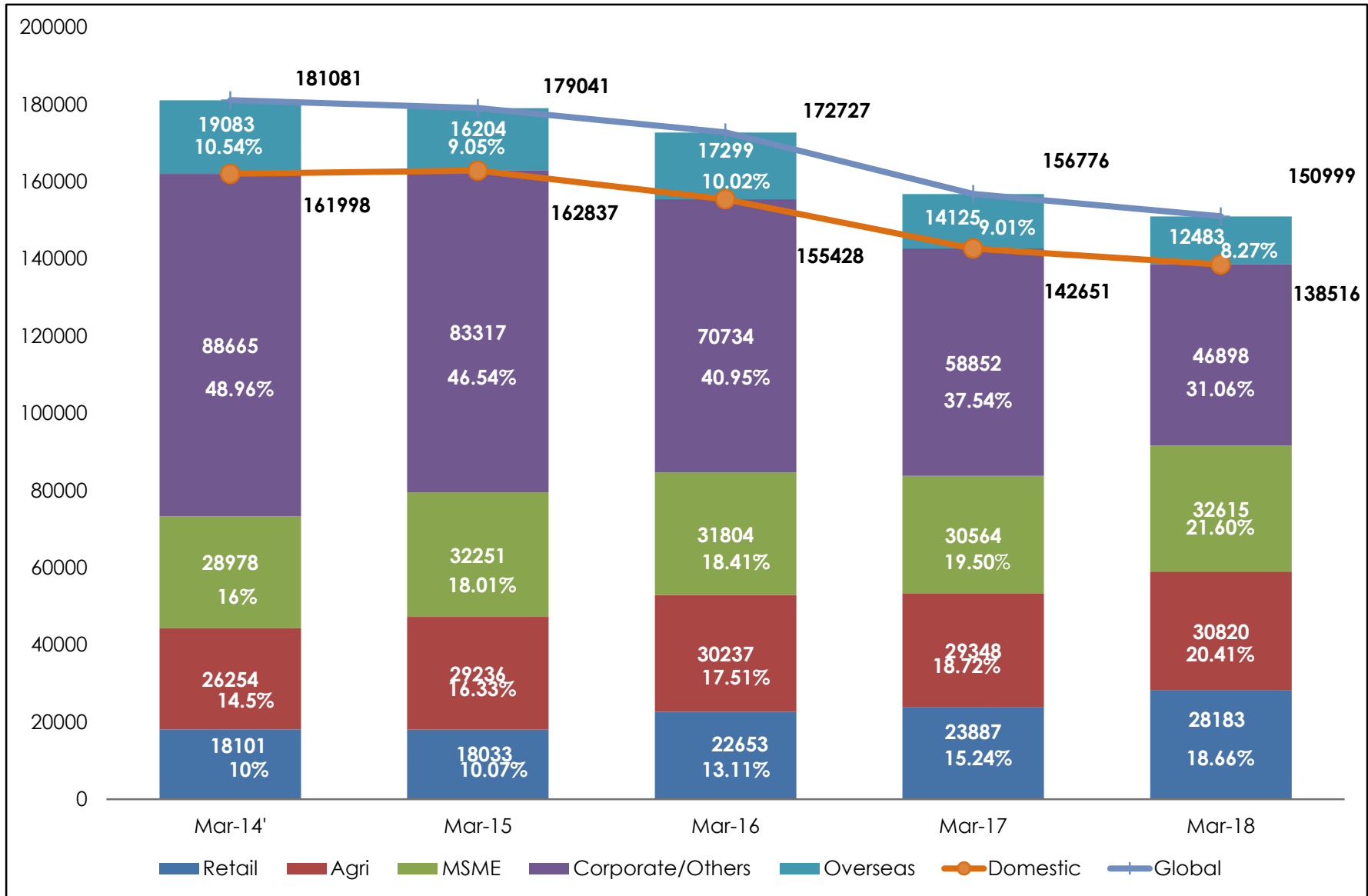


SECTOR WISE GLOBAL ADVANCES



Rs in Crores

IOB



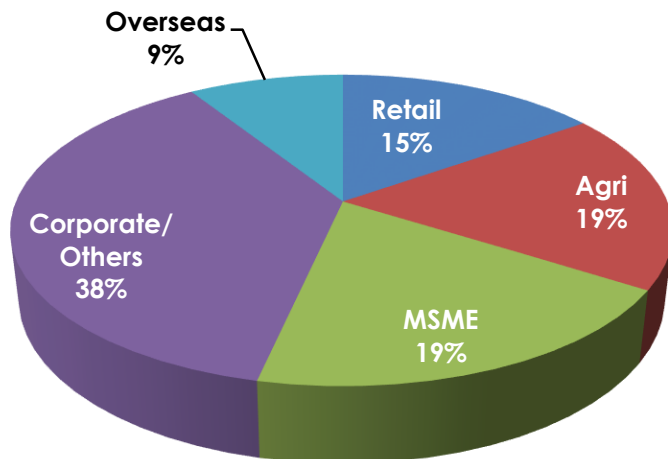
DIVERSIFICATION FOR RISK MITIGATION



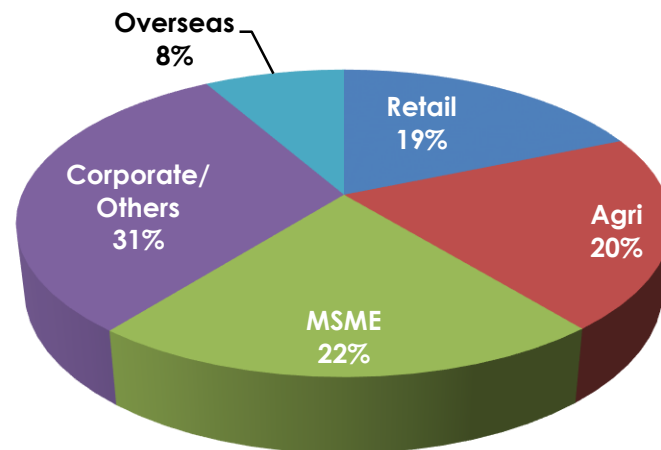
Rs in Crores **IOB**

Details	Mar-16	Mar-17	Mar-18
Retail	22653	23887	28183
Agri	30237	29348	30820
MSME	31804	30564	32615
Corporate/Others	70734	58852	46898
Overseas	17299	14125	12483
Global	172727	156776	150999

Mar-17



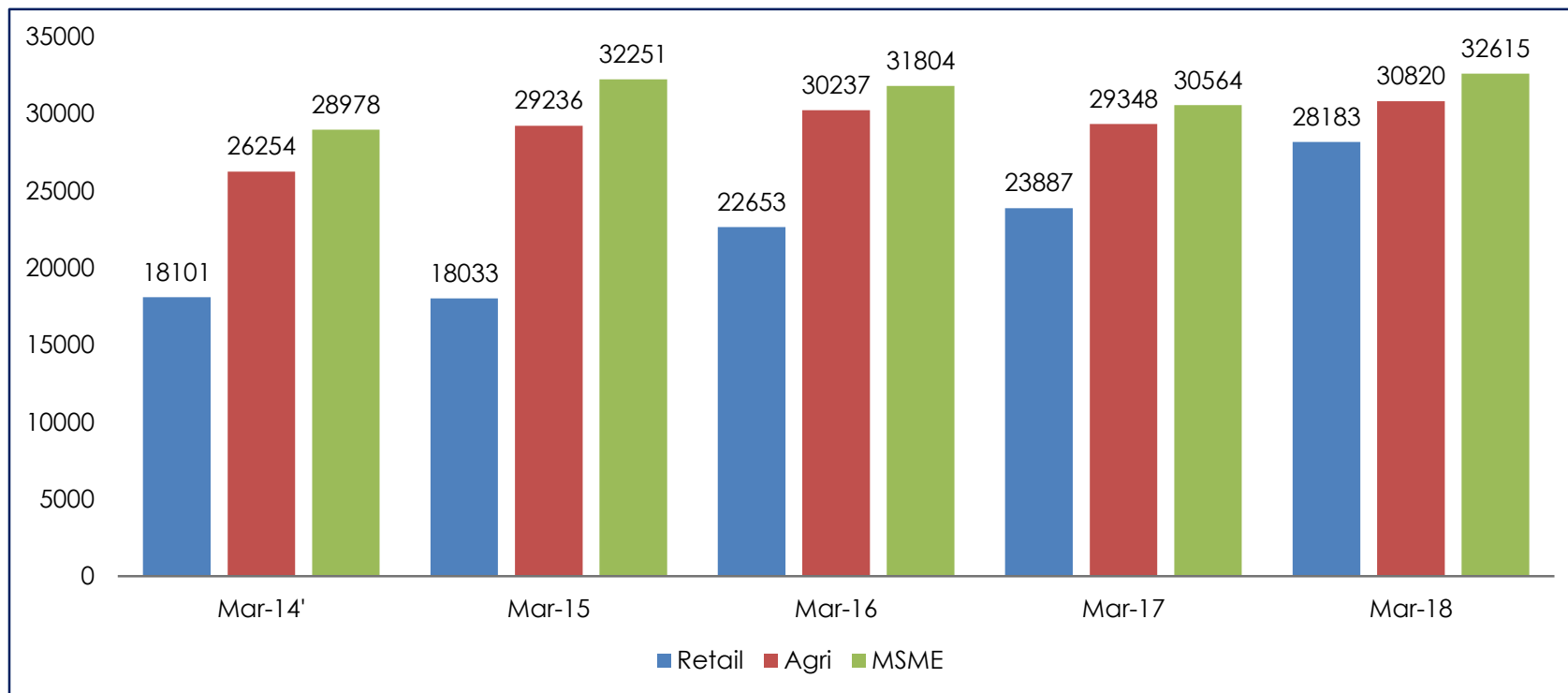
Mar-18



RAM – THE GROWTH DRIVER



Rs in Crores **IOB**

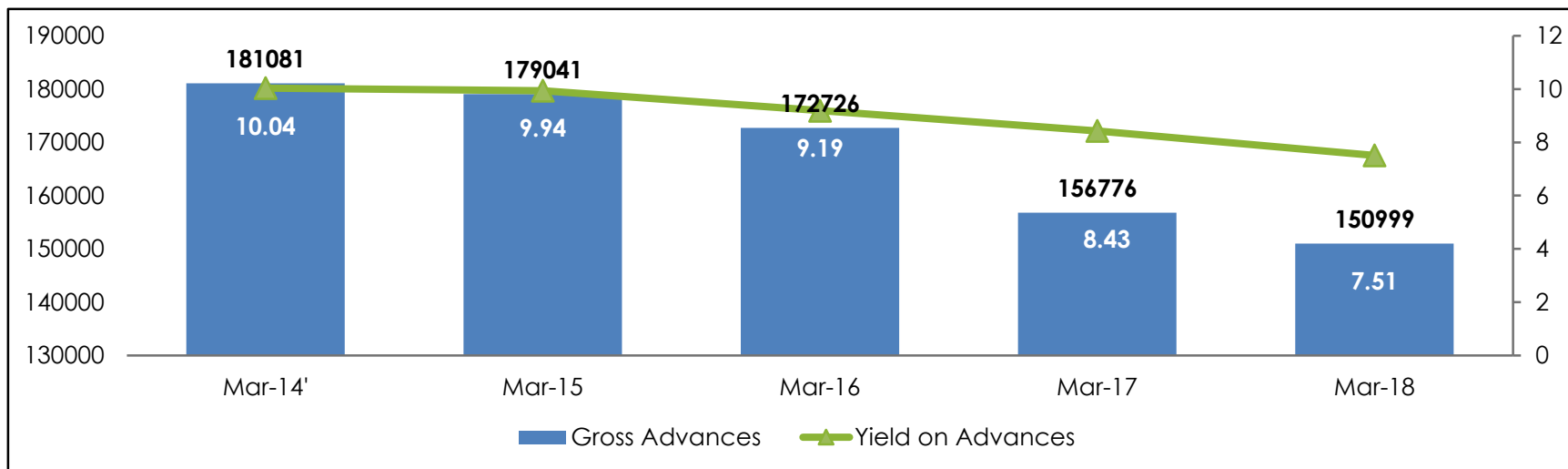


Particulars	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18
Retail	18101	18033	22653	23887	28183
Agri	26254	29236	30237	29348	30820
MSME	28978	32251	31804	30564	32615
Total RAM	73333	79520	84694	83799	91618
Domestic Advances	161998	162837	155428	142651	138516
% Share of RAM	45.27	48.83	54.49	58.74	66.14

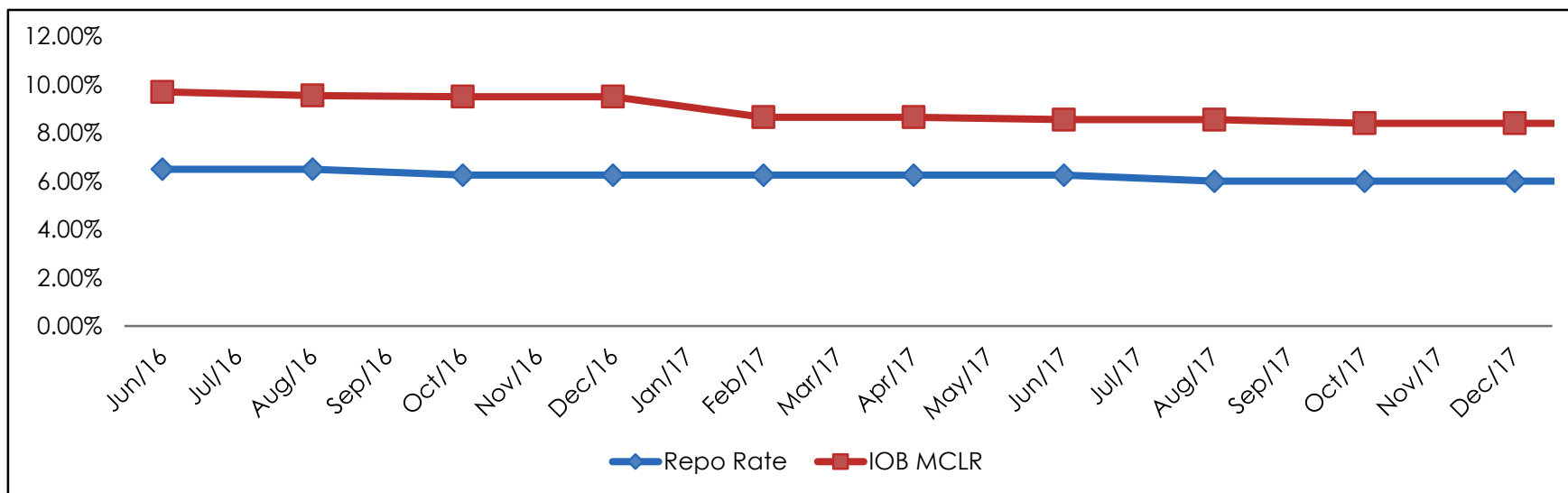
GROSS ADVANCES & YOA



Rs in Crores **IOB**



REPO RATE & IOB MCLR

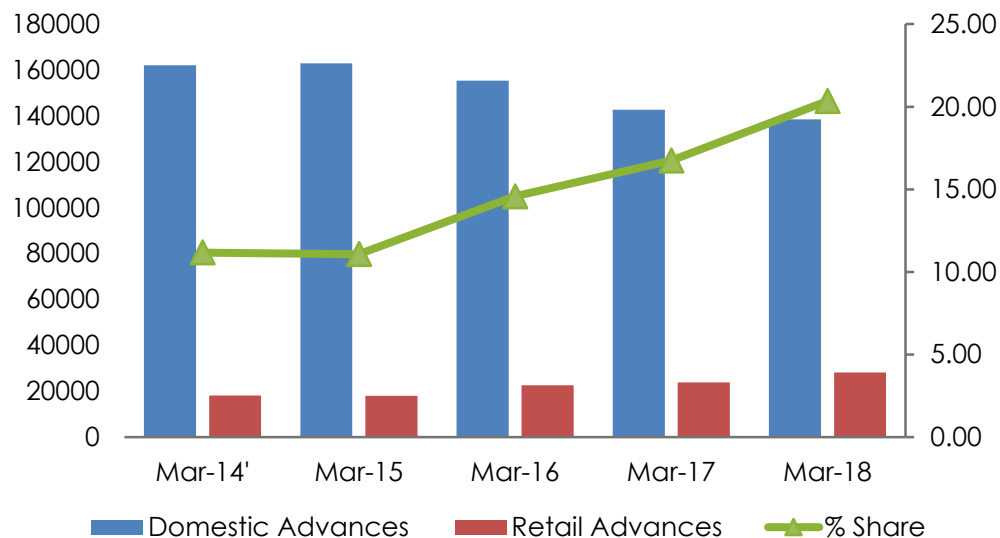


RETAIL PERFORMANCE



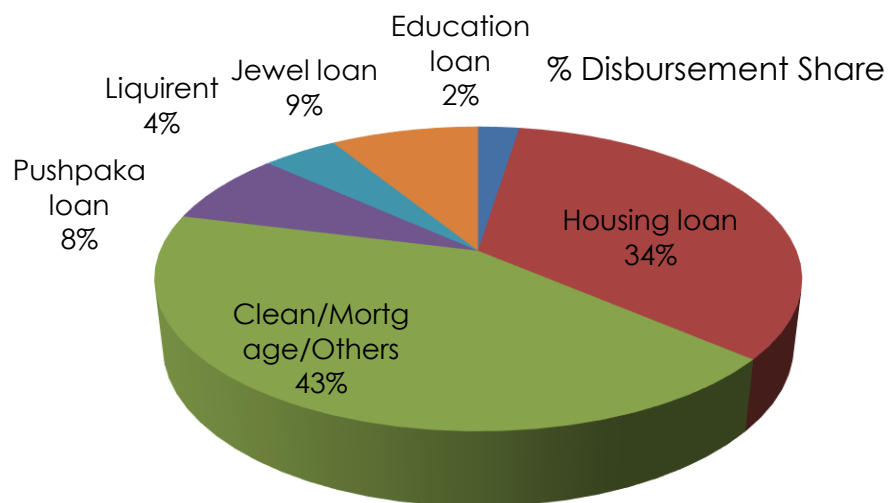
Rs in Crores **IOB**

Share of Retail on Domestic Advances



Year	Gross Domestic	Retail Advance	% Share
Mar'14	161998	18101	11.17%
Mar'15	162837	18033	11.07%
Mar'16	155428	22653	14.57%
Mar'17	142651	23887	16.75%
Mar '18	138516	28183	20.35%

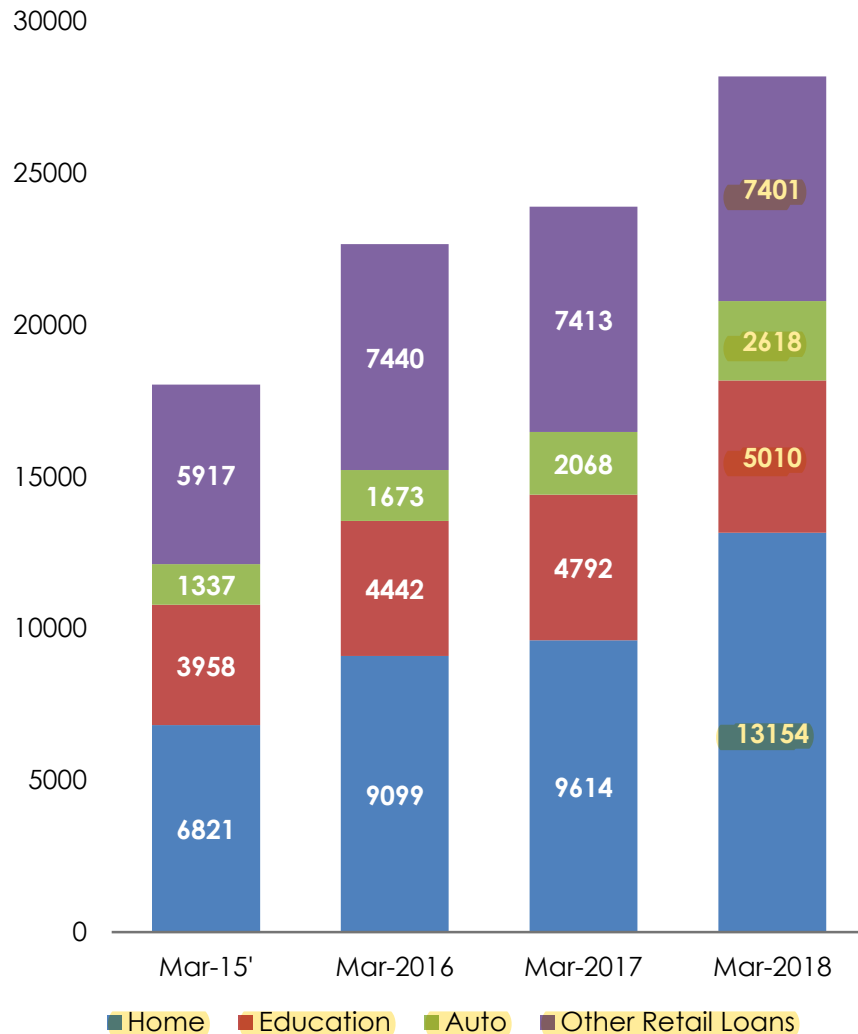
RETAIL SCHEME WISE DISBURSEMENT



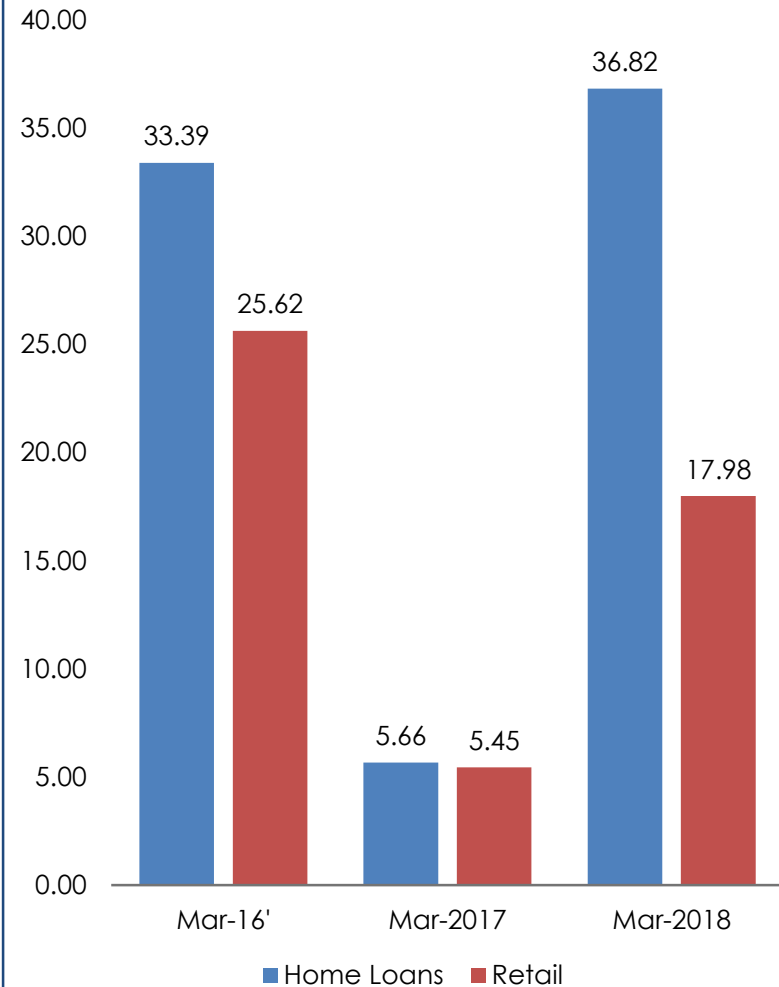
Schemes	31.03.2018	Share %
Education loan	392	2.45
Housing loan	5404	33.81
Clean/Mortgage/Others	6819	42.66
Pushpaka loan	1237	7.74
Liquirent	718	4.49
Jewel loan	1414	8.85
Total	15984	100.00

RETAIL GROWTH FOR SUSTAINABILITY

Retail Credit – By Segment (Rs in Crore)



Growth % - Home Loans & Retail Loans

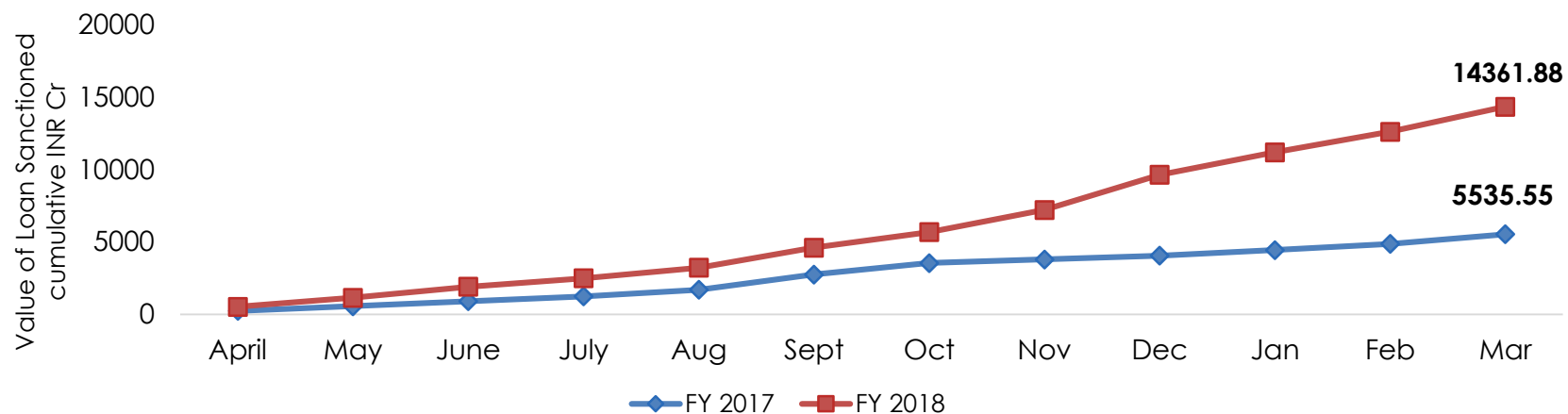


RETAIL SANCTIONS DEPICTS IMPROVED EFFICIENCY

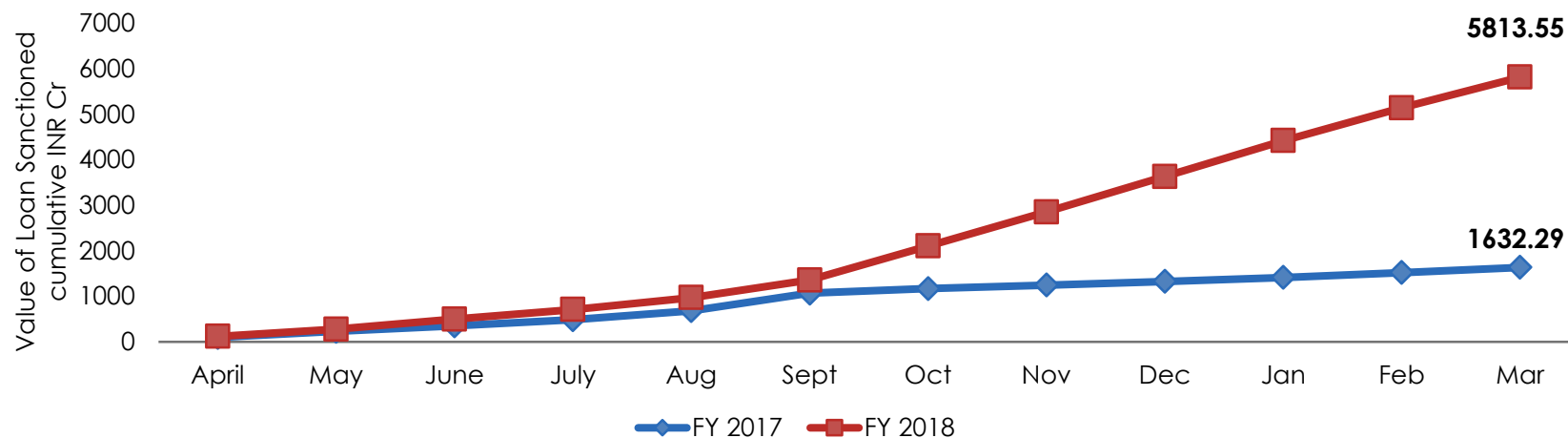


Rs in Crores

Retail Loan Sanctions



HL Sanctions



*Branch level sanctions

INGREDIENTS TO STEAM RETAIL GROWTH



- **Retail Asset Vertical** formed for focused attention.
- End to End Digitalization & Online Retail Credit Processing **to reduce TAT.**
- **Retail Credit Scoring Model** Introduced for easy & timely sanction.
- **57 Retail Marts** introduced at 32 centers, Exclusive Retail shop.
- 156 Exclusive **Retail Business Managers** nominated.
- Implementation of exclusive **Call centre / Help Desk.**
- Tie up with **Vehicle Dealers** & Reputed Educational Institutions.
- Tie up with **Fintech companies** & Leading Property Portals.

IOB MSME Loan Schemes

Mudra (PMMY)

Loan up to Rs 10 lac to Micro/Small business entities to take up income-generating activities.

IOB SME Mahila Plus

Loans upto Rs.2 crore for women entrepreneurs under MSE category.

IOB SME 300 Daily

Loan Rs.50,000/- to Rs.2,00,000/- for income generating activities / Self Employment.

Stand up India

Loans upto Rs.1 crore for Women & SC ST entrepreneurs repayable within 7 years.

IOB SME Easy

Loans above Rs.10 lakhs - Rs.5 crore for Service / Manufacturing / Trading activities.

IOB MSE Plus

Loans up to Rs 100 lac for MSEs engaged in various activities including working capital.

MSMEs are the backbone of our country.
IOB fulfills Entrepreneurial Dreams.
Hassle-free Loans @ Competitive Rates



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इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

(A Government of India undertaking)
जमीन पर हमारा गढ़
Good people to grow with



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank
Good People to Grow with

WHATEVER YOUR NEED
WE ARE ONE CLICK AWAY



PERSONAL LOAN



EDUCATION LOAN



HOUSING LOAN



VEHICLE LOAN

RETAIL
PRODUCTS
WITH ATTRACTIVE OFFERS

NO JOINING FEE FOR CREDIT CARD
APPLY NOW

AVAIL
NOW



MORTGAGE LOAN



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EASY
DOCUMENTATION



INSTANT
APPROVAL



QUICK
DISBURSAL



MAXIMUM
REPAYMENT



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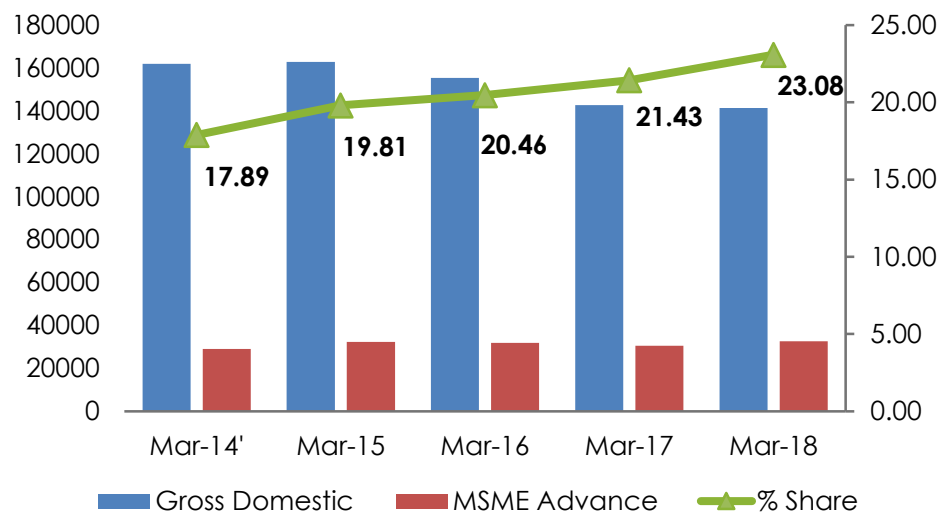
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MSME PERFORMANCE

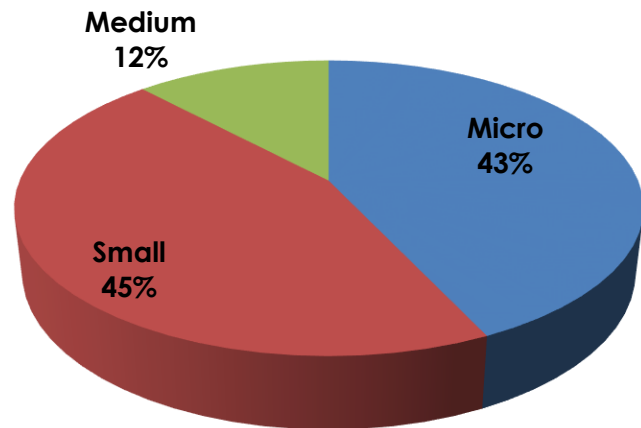


Rs in Crores **IOB**

Share of MSME on Domestic Advances



% Share of MSME Credit



Year	Gross Domestic	MSME Advance	% Share
Mar'14	161998	28978	17.89%
Mar'15	162837	32252	19.81%
Mar'16	155428	31804*	20.46%
Mar'17	142651	30564*	21.43%
Mar'18	138516	32615*	23.55%

* Netting of Rs. 7500 crores related to Food & Agro processing units migrated and classified under Agriculture

% Share of MSME Credit (O/S as on Mar-18) Rs. In Crores

Category	No of Accounts	Amount in Crores	% Share
Micro	438526	14079	43%
Small	25863	14658	45%
Medium	1373	3878	12%
Total	465762	32615	100%

INGREDIENTS TO STIMULATE MSME SECTOR



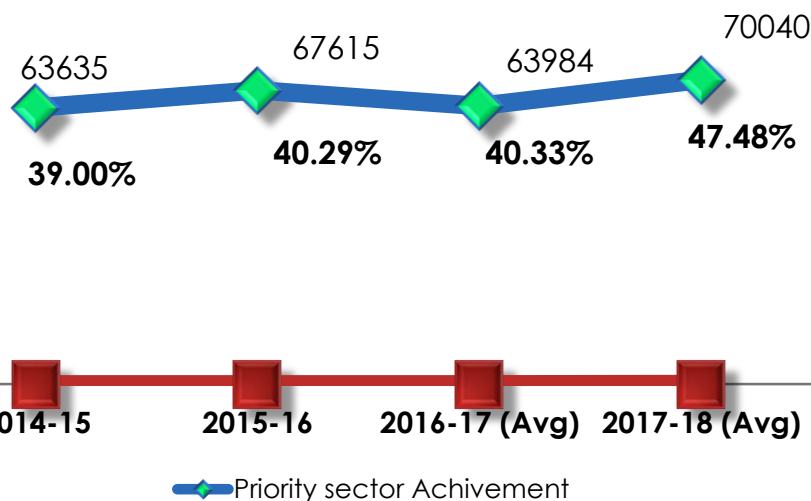
- Focused lending through **28 Specialised & 273 SME focused branches.**
- Introduced **9 Cluster Specific Schemes**
- Online Registration of MSME Applications **with E-Tracking.**
- End to end **digitalization & Online MSME Credit Processing.**
- Introduced New **Scoring Model** for MSMEs
- IOB **SME 300 Daily** product aimed at Small Traders/Vendors.
- SME Advance **training** to Branch Managers & Credit Officers.
- **Lead Generation** from Standup India, KVIC, Udayamimitra portals.

PRIORITY SECTOR ADVANCES



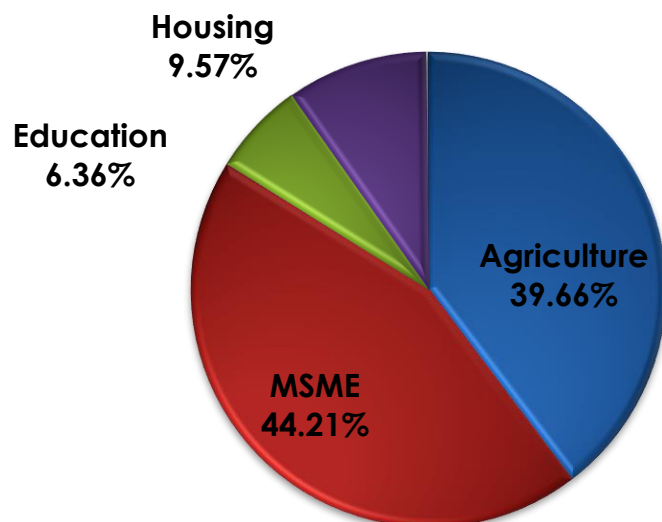
Rs. In Crore

IOB



Priority sector exposure as on 31.03.2018

Other
Priority
Sector
0.20%



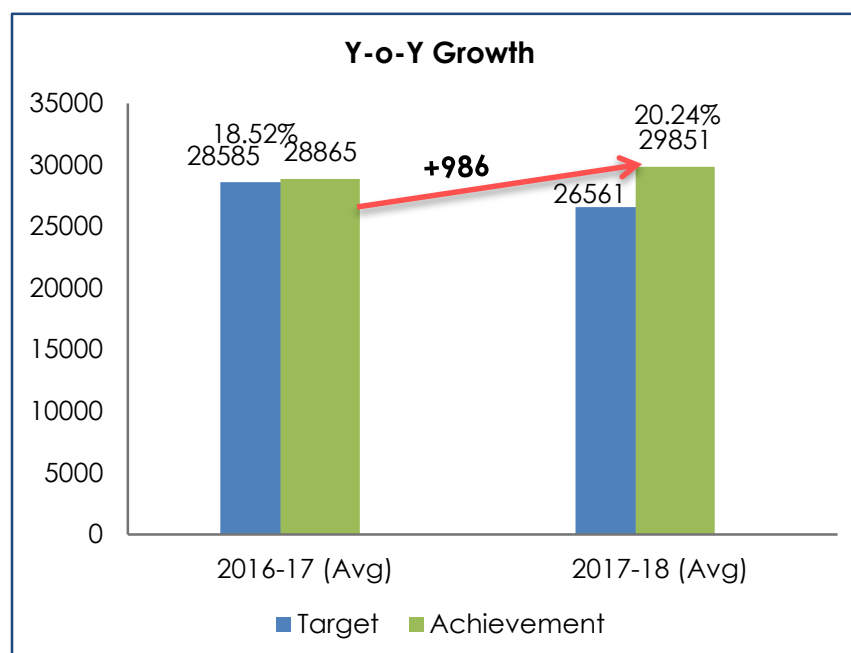
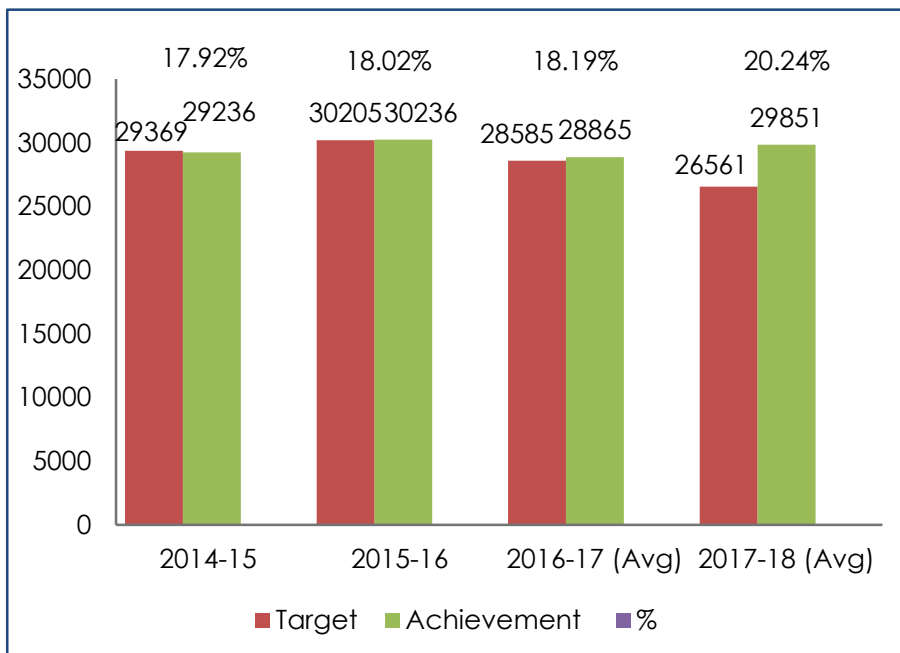
Financial Year	Priority sector	% of achievement
2014-15	63635	39.00%
2015-16	67615	40.29%
2016-17 (4 Quarters' Avg)	63984	40.33%
2017-18 (4 Quarters' Avg)	70040	47.48%

Amt in Crs		
Priority sector exposure	O/s as on 31.03.2018	% Share
Agriculture	29520	39.66%
MSME	32903	44.21%
Education	4734	6.36%
Housing	7124	9.57%
Other Priority Sector	149	0.20%
Total	74430	100%

AGRI ADVANCES



Rs. In Crore



Amt in Crs

Financial Year	ANBC	Target (18% of ANBC)	Achievement		Y-o-Y Growth
			Amount	%	
2014-15	163160	29369	29236	17.92%	+11.36%
2015-16	167805	30205	30236	18.02%	+3.42%
2016-17 (4 Quarters' Avg)	158808	28585	28865	18.19%	-4.53%
2017-18 (4 Quarters' Avg)	147561	26561	29851	20.24%	+3.42%

RSETIs

- ✓ **13 RSETIs** (12 in TN and 1 in Kerala).
- ✓ Conducted **2,208 Trainings** since inception.
- ✓ **55,069** Trainees .
- ✓ Our settlement Percentage is **70 %** on par with National average of **66%.**
- ✓ **Credit settlement is 50%** on par with National average of **42%**
- ✓ **10 AA and 3 AB rated RSETIs** for the year 2016-2017.

Role of RSETIs

- ✓ Creating job opportunities for unemployed rural youths.
- ✓ Corporate Social Responsibility.
- ✓ Branding our Image.

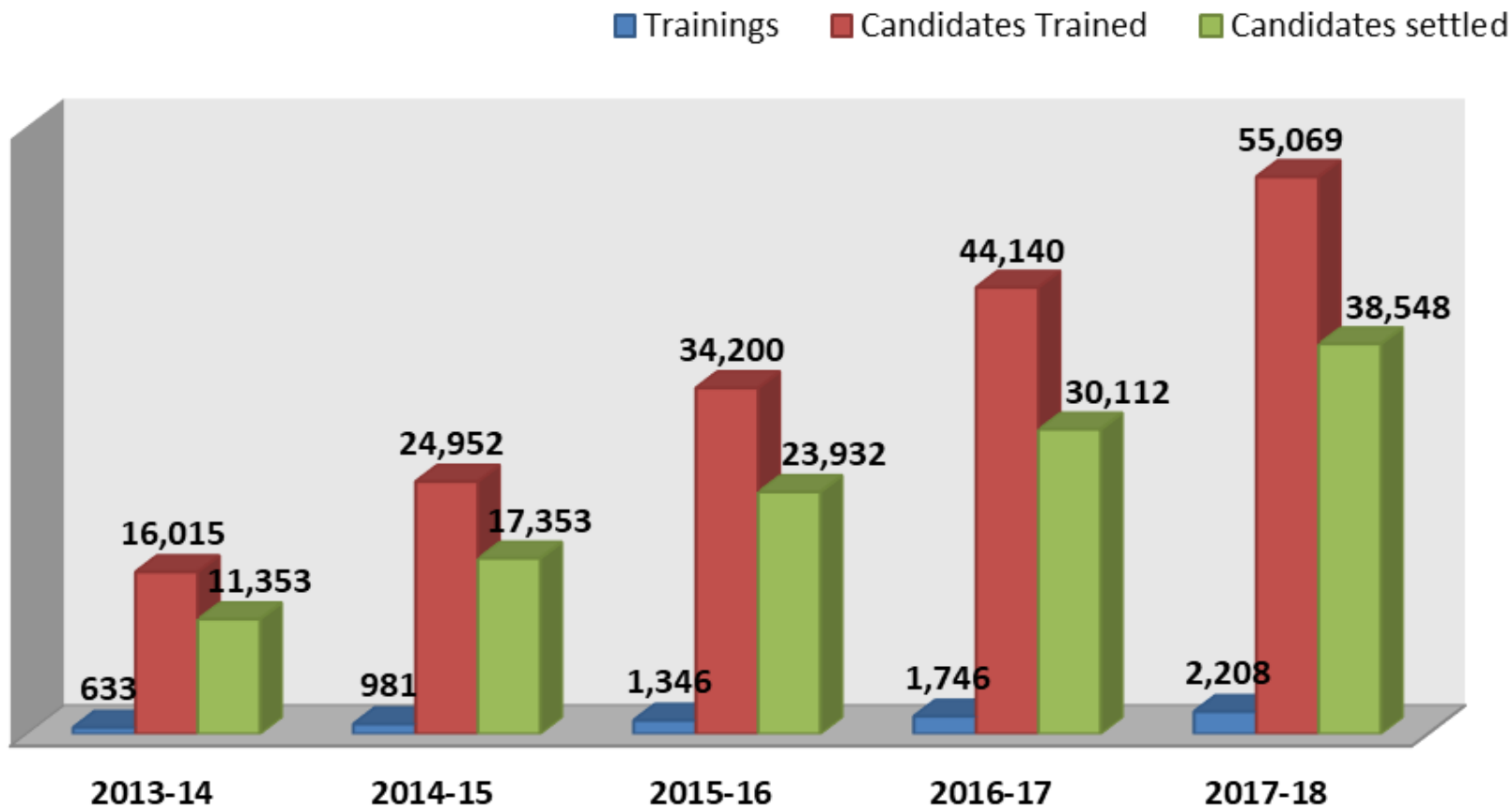
FLCs

- ✓ **23 FLCs** (13 in TN and 10 in Kerala).
- ✓ **68,033 candidates** were trained through 715 special camps.
- ✓ **85,557 candidates** were trained through 779 target specific camps
- ✓ Credit Counseling to **67,543 candidates.**
- ✓ FL sessions in **115 ITIs covered 10,800 students.**

FY 2017-2018	No. of RSETI Training Program	No of Candidates Trained by RSETI
Target	344	9,535
Achievement	462	10,929

RSETIs – Y-O-Y GROWTH (CUMULATIVE)

RSETI - Year to Year Growth (cumulative)



INCOME & EXPENSES



Rs in Crores **IOB**

Particulars	Q4 2016-17	Q3 2017-18	Q4 2017-18	YoY(%)	FY 2016-17	FY 2017-18	YoY(%)
Interest Income	4630	4255	4828	4.28	19719	17915	-9.15
Non Interest Income	1032	808	987	-4.38	3373	3746	11.08
Total Income	5662	5062	5814	2.70	23091	21662	-6.19
Interest Expended	3306	3065	3095	-6.39	14529	12448	-14.33
Staff Expenses	688	749	745	8.30	3045	2994	-1.66
Other Expenses*	627	563	846	34.91	1867	2591	38.77
Total Expenses	4620	4378	4685	1.40	19441	18033	-7.24
Operating Profit	1041	685	1129	8.43	3651	3629	-0.59

* Note: Due to internal pricing of reimbursing branches on OTS amounting to Rs. 770 crores in 2017-18

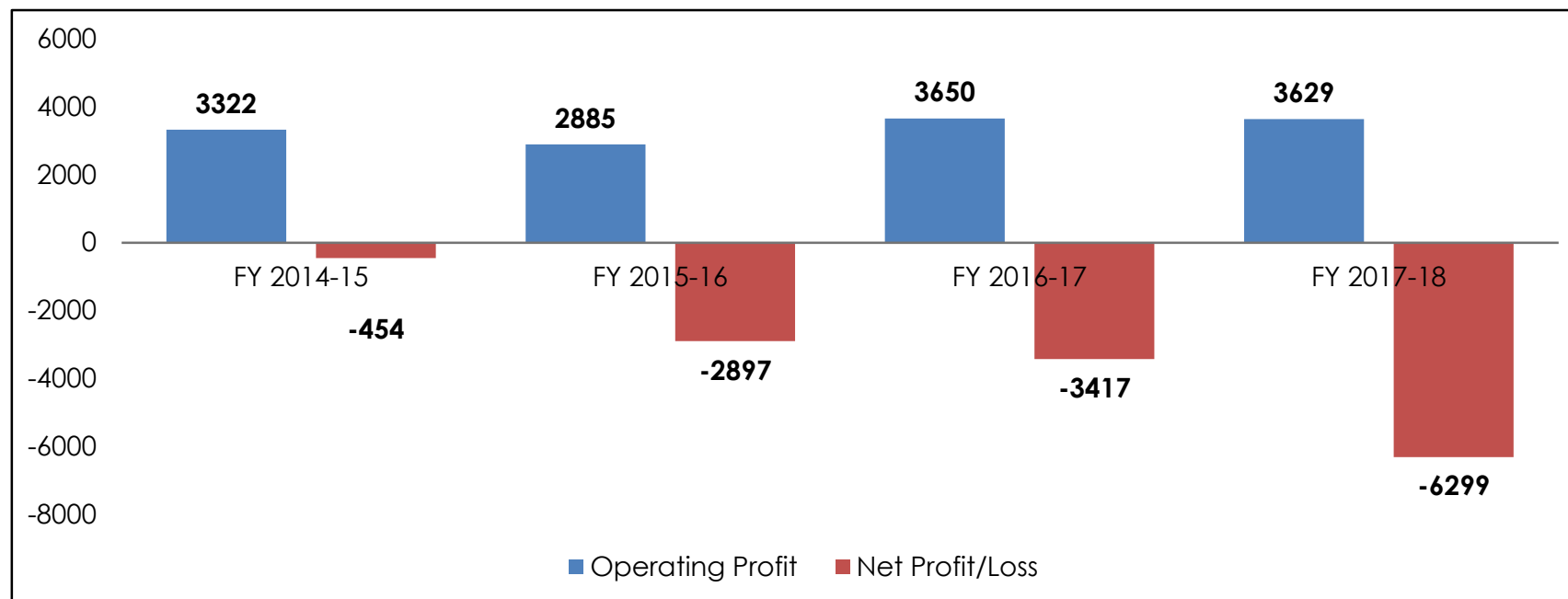
PROFITABILITY



Rs in Crores **IOB**

Particulars	Q4 2016-17	Q3 2017-18	Q4 2017-18	YoY(%)
Operating Profit	1041	685	1129	8.47
Provisions	1688	1656	4736	180.62
of which				
NPA Provisions	1636	1287	6738	311.87
Other Provisions	52	369	-2002	-3971.34
Net Profit/Loss	-647	-971	-3607	457.76

FY 2016-17	FY 2017-18	YoY(%)
3651	3629	-0.59
7067	9929	40.49
6948	11935	71.77
119	-2006	-1790.52
-3416	-6299	84.39



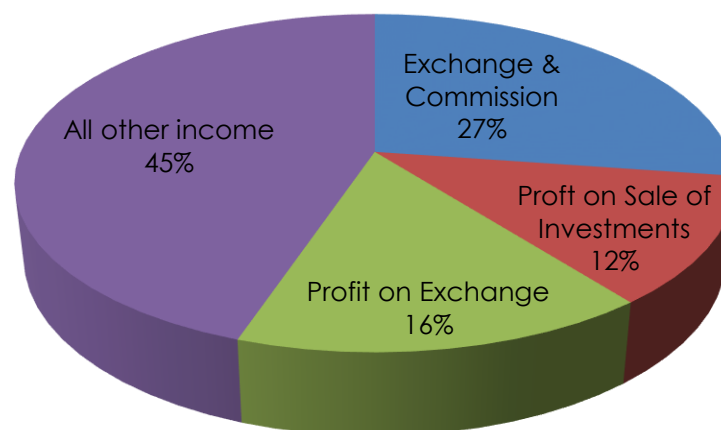
OTHER INCOME

Rs in Crores



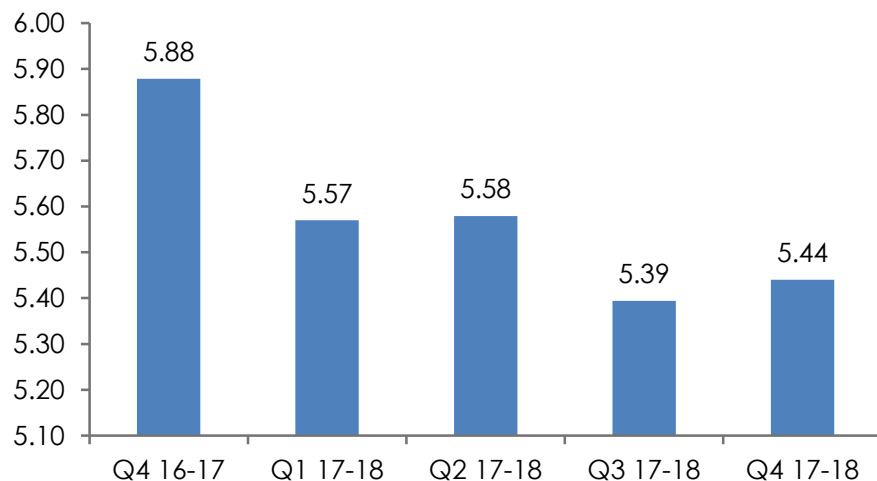
Particulars	Q4 2016-17	Q3 2017-18	Q4 2017-18	YoY(%)	FY 2016-17	FY 2017-18	YoY(%)
Exchange & Commission	362	250	324	-10.66	950	1022	7.59
Profit on Sale of Investments	93	87	40	-56.97	622	455	-26.90
Profit on Exchange	135	149	151	11.98	572	590	3.23
All other income	442	322	472	6.86	1229	1679	36.66
Total Other Income	1032	808	987	-4.38	3373	3746	11.08

Other Income - FY 2017-18

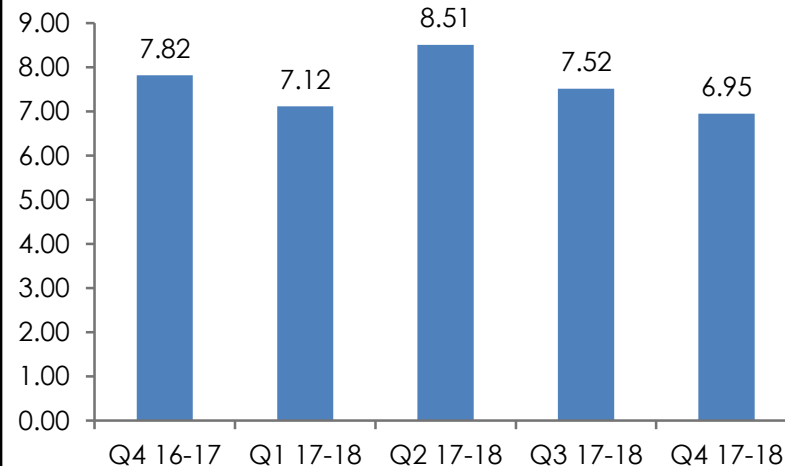


PERFORMANCE RATIOS

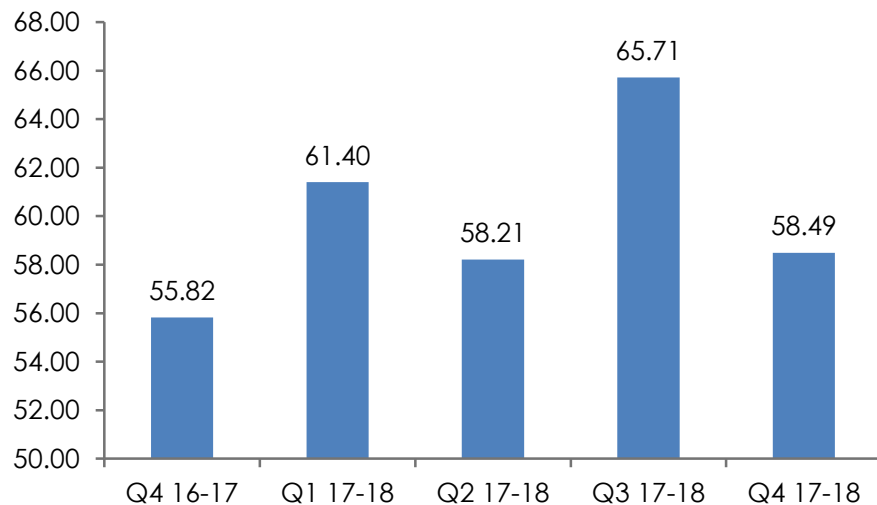
Cost of Deposits (%)



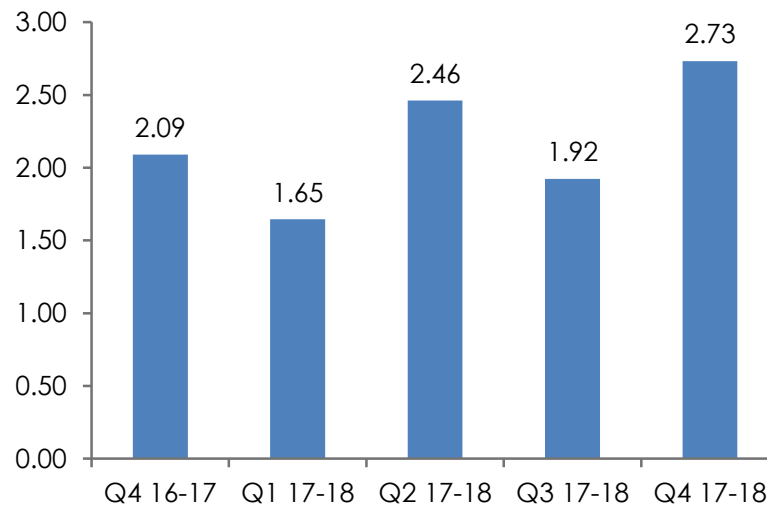
Yield on Advances (%)



Cost to Income Ratio (%)

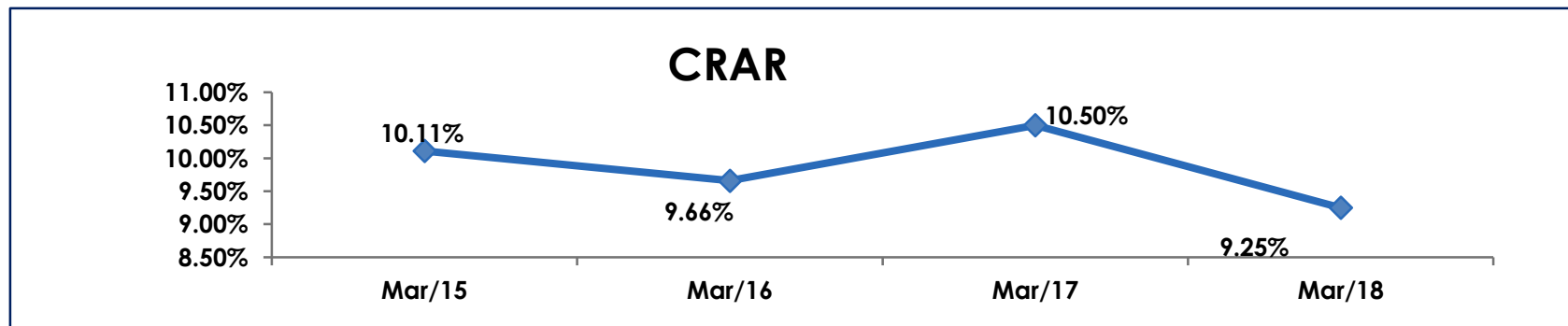


NIM (%)

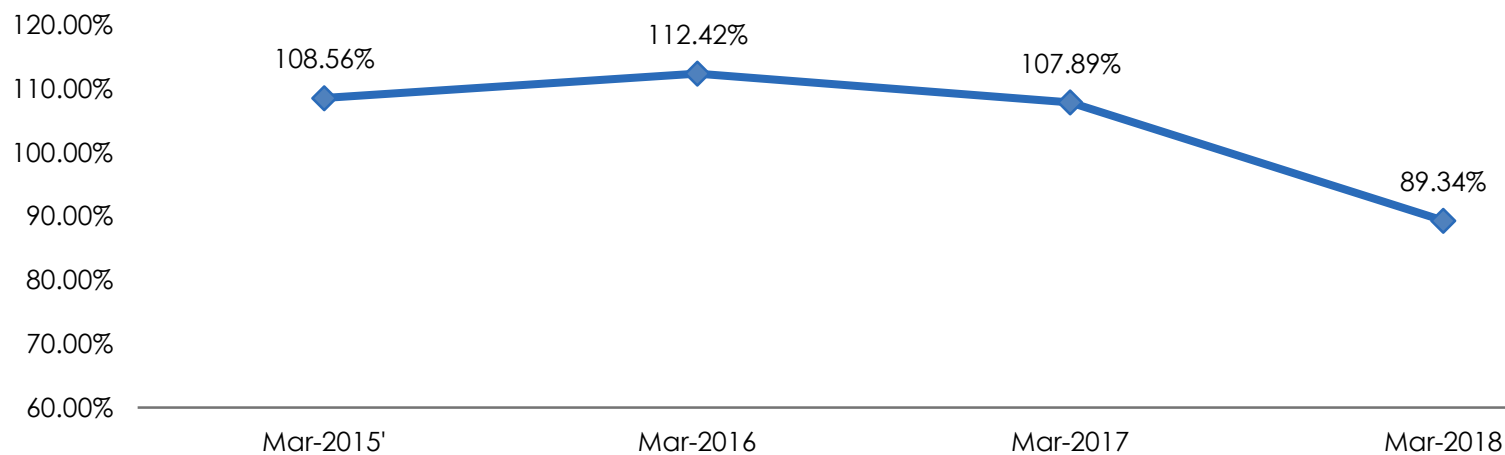


MOVEMENT OF RWA & CRAR

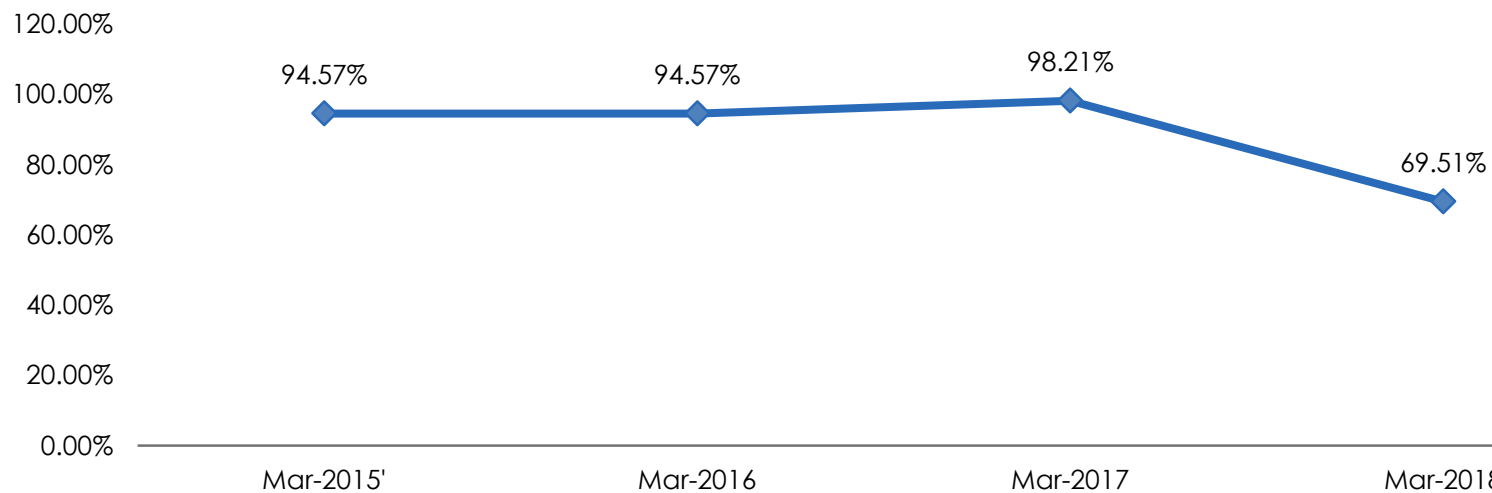
Particulars	Mar-15	Mar-16	Mar-17	Mar-18
Market Risk RWA	13181.13	16979.48	16205.05	15189.38
Operational Risk RWA	11865.07	13843.93	14297.33	14758.84
Credit Risk RWA	169318.84	163355.99	138645.78	104960.48
Total RWA (A)	194365.04	194179.41	169148.15	134908.69
CET 1	12733.65	13787.10	12822.30	8626.32
Tier 1	14184.65	15040.10	13892.30	9666.32
Tier 2	5459.57	3724.10	3860.62	2816.58
Total Capital (B)	19644.22	18764.20	17752.91	12482.90
CRAR (B/A)	10.11%	9.66%	10.50%	9.25%
Total RWA to Advance Ratio	108.56%	112.42%	107.89%	89.34%
Credit RWA to Advance Ratio	94.57%	94.57%	98.21%	69.51%



RWA to Advance Ratio

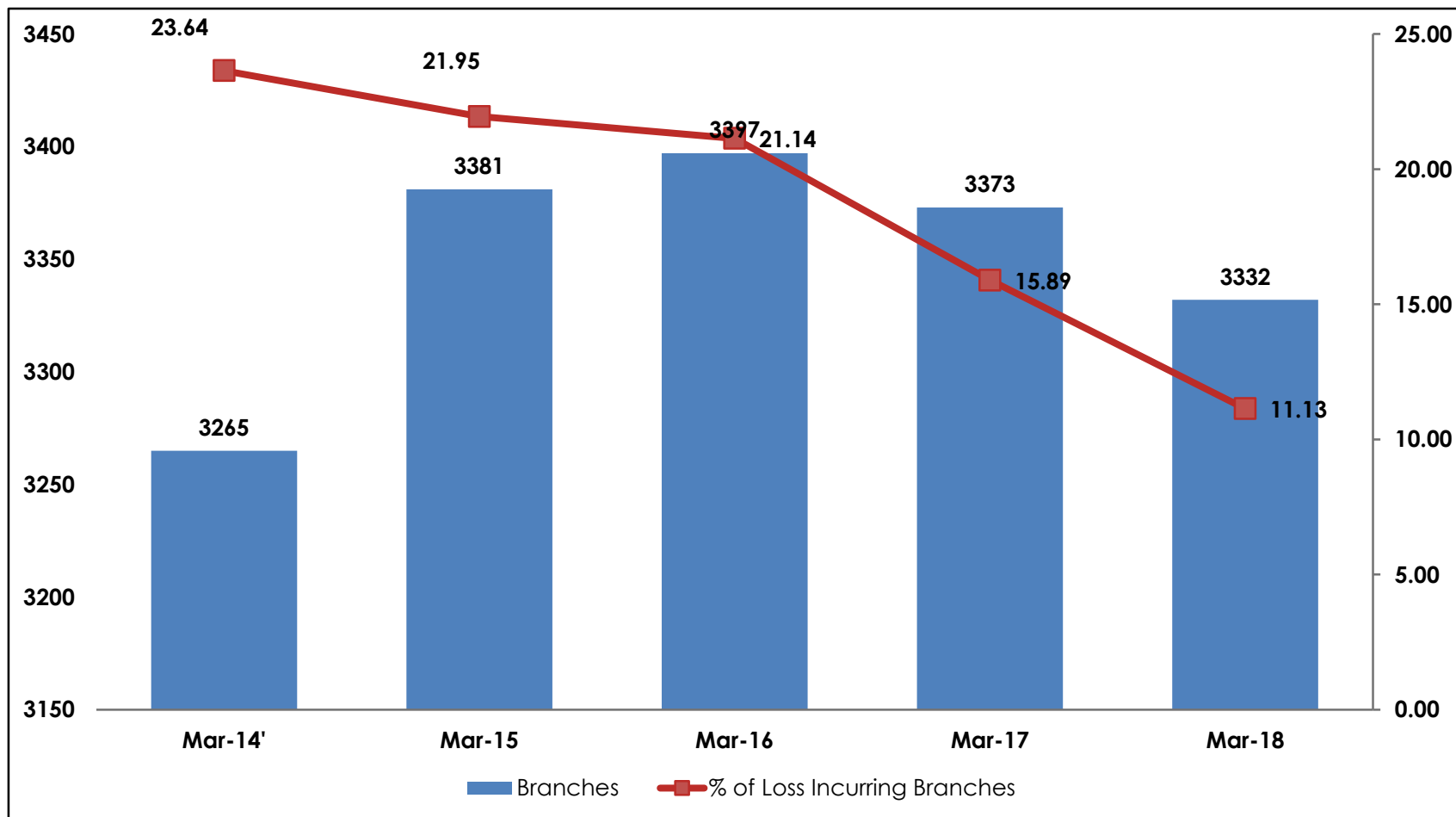


Credit RWA to Advance Ratio



BRANCH PROFITABILITY

Details	Mar-14'	Mar-15	Mar-16	Mar-17	Mar-18
Branches	3265	3381	3397	3373	3332
% of Loss Incurring Branches	23.64	21.95	21.14	15.89	11.13



*Branch level profitability is assessed based on Internal Transfer Price Mechanism followed by the Bank

NPA MANAGEMENT



Details	FY 2016-17	Q1 2017-18	Q2 2017-18	Q3 2017-18	Q4 2017-18	FY 2017-18
Opening Gross NPAs	30049	35098	35453	34709	33267	35098
Reduction in Gross NPAs						
Cash Recoveries*	1675	262	405	181	257	1105
Upgradation	3325	758	235	801	536	2330
Write-Offs	2294	1343	1061	945	3669	7018
Sale to ARCs/Others	572	2	1736	769	783	3290
Total Reductions (a+b+c+d)	7866	2365	3437	2696	5245	13743
Fresh Slippages to NPA category + Other Debits	12915	2720	2693	1254	10158	16825
Closing Gross NPAs (i-ii+iii)	35098	35453	34709	33267	38180	38180
Gross NPA (%)	22.39	23.6	22.73	21.95	25.28	25.28
Net NPAs (Absolute)	19749	20166	18950	17761	20400	20400
Net NPA (%)	13.99	14.97	13.86	13.08	15.33	15.33

*Excludes recovery towards P&L amounting to Rs. 1753 crores for FY 2017-18

STANDARD RESTRUCTURED ACCOUNTS

Rs in Crores



Particulars	Domestic			Foreign	Global
	> 1 Crore	< 1 Crore	Total		
As on 31.03.2017	7364.90	1.64	7366.53	200.84	7567.37
Additions During FY 2017-18	3117.39	0.00	3416.18	0.00	3416.18
Less : Recovery/Slippage During FY2017-18	8573.75	1.60	8575.35	200.84	8776.19
As on 31.03.2018	1908.54	0.04	1908.58	0.00	1908.58

ASSET CLASSIFICATION

Asset Classification	31.03.17 A/cs	31.03.17 Amount	31.03.17 %	31.03.18 A/cs	31.03.18 Amount	31.03.18 %
Standard Assets	81	7366.54	52	33	1908.59	12%
Sub-Standard Assets	32	1646.07	12	21	4479.70	29%
Doubtful Assets	173	5091.25	36	190	9213.54	59%
Loss Assets	1	0.46	0	1	0.46	0%
Total	287	14104.32	100	245	15602.29	100%

SLIPPAGES

Details	Mar 17	Jun 17	Sep-17	Dec-17	Mar 18
No of A/cs slipped during the Quarter	5	4	3	1	30
Amount in INR in crores	182.87	868.34	248.26	44.30	6564.59

SECTOR WISE OUTSTANDING – STANDARD RESTRUCTURED



Rs in Crores

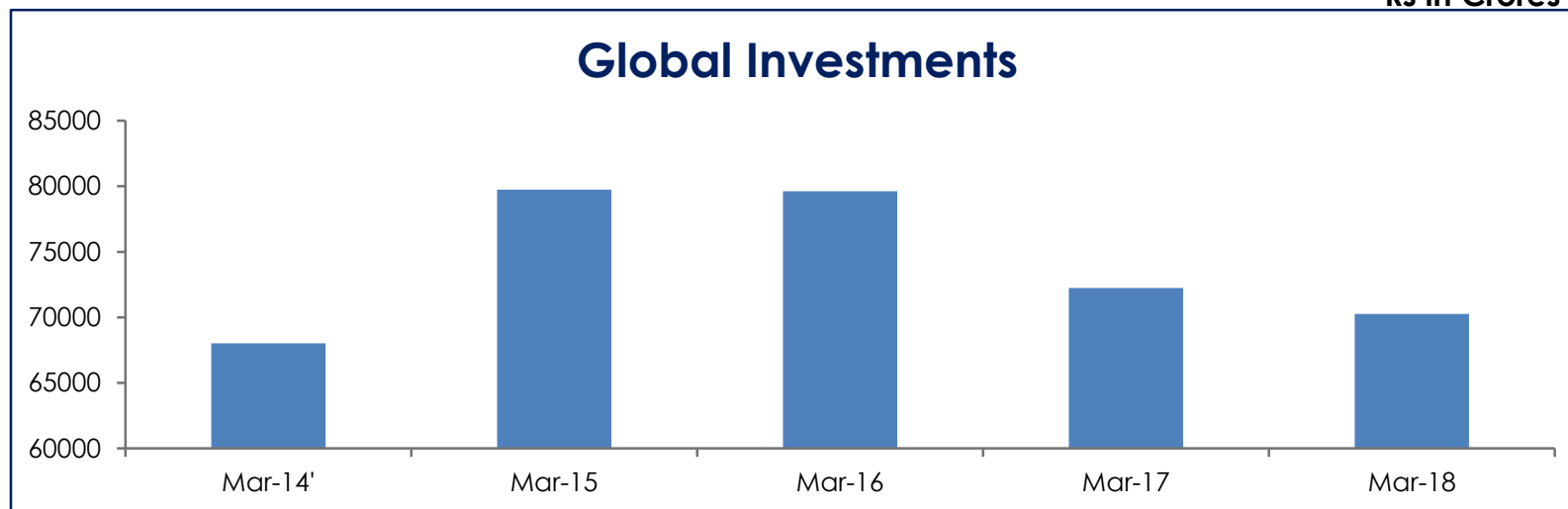
Sector	31.03.17 A/cs	31.03.17 Amount	31.03.17 %	31.03.18 A/cs	31.03.18 Amount	31.03.18 %
Chemical & Pharma	2	168.51	2.29	1	22.08	1.16%
Sugar	1	15.86	0.22	2	17.16	0.90%
Textile	1	53.75	0.73	1	30.12	1.58%
Iron & Steel	10	824.29	11.19	6	382.05	20.02%
Auto & Ancillary	0	0	0	0	0	0
Paper	1	47.94	0.65	0	0	0
Food Processing	1	158.99	2.16	1	75.95	3.98%
Engineering	3	904.88	12.28	1	174.07	9.12%
Telecom	0	0	0	0	0	0
Metal Processing	0	0	0	1	65.80	3.45%
Power	16	3829.11	51.98	5	516.60	27.07%
Airways	0	0	0	0	0	0
Electronic & Software	0	0	0	0	0	0
Cement	2	123.26	1.67	0	0	0
Logistics	0	0	0	0	0	0
Other Industries	1	3.82	0.05	0	0	0
SME	17	129.79	1.76	2	29.27	1.53%
Micro Finance	0	0	0	0	0	0
Infrastructure	10	878.50	11.93	6	514.72	26.97%
Comm. Real Estate (CRE)	0	0	0	0	0	0
Trade	2	7.38	0.10	0	0	0
Agriculture	8	56.39	0.77	5	55.48	2.91%
HL / EDU / Others	2	11.31	0.15	1	0.04	0.00%
Real Estate (Other than CRE)	2	109.65	1.49	1	25.24	1.32%
Ceramic, Granite, Marble	1	1.42	0.02	0	0	0
Rubber & Plastic	1	41.69	0.57	0	0	0
Gem & Jewels	0	0	0	0	0	0
Grand Total	81	7366.54	100.00	33	1908.58	100.00%

SDR/S4A ACCOUNTS – SMA2 – INDUSTRY WISE – MARCH 2018



Rs in Crores

S.No	Sector	Amt. in Cr.	% of SMA-2
1	Infra - Power	2172	44.17%
2	Infra - Roads	509	10.35%
3	Mining & Quarrying	329	6.69%
4	Automobiles	77	1.56%
5	Iron & Steel	66	1.34%
6	Paper & Paper Products	60	1.23%
	Grand Total	3213	65.34%

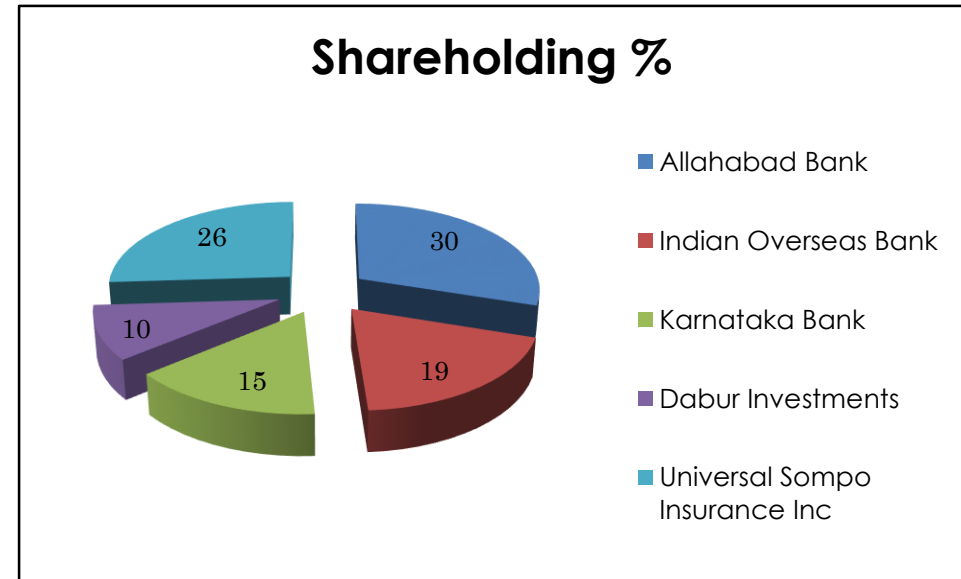


Parameters	Mar-16	Mar-17	Mar-18
Domestic Investments	76155	68627	66619
SLR	64028	58009	53019
Non SLR	12127	10618	13600
Held to Maturity	50862	45709	46543
Available for Sale	25273	22816	20076
Held for Trading	20	102	0
Investment by Overseas Branches	3471	3621	3644
Global Investments	79626	72248	70263

STRATEGIC INVESTMENTS – JOINT VENTURE

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

Name of Entity	Share holding %	Investment
Allahabad Bank	30	105
Indian Overseas Bank	19	66.5
Karnataka Bank	15	52.5
Dabur Investments	10	35
Universal Sampo Insurance Inc	26	91
Total	100	350



- USGIC has entered into Bancassurance tie up with Allahabad Bank, IOB & Karnataka Bank.
- IOB entered into Corporate Agency arrangements with effect from 20th December 2008 for distribution of USGI products.

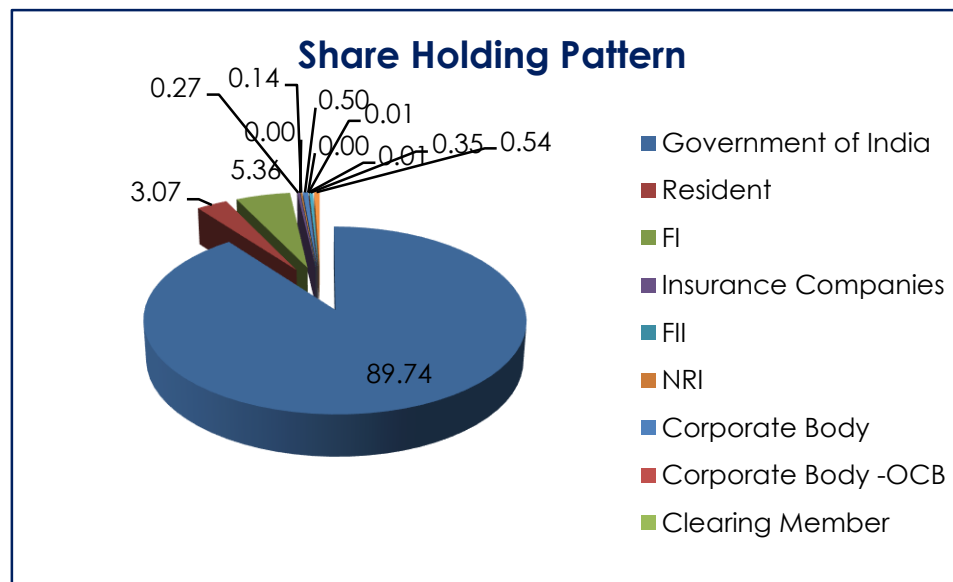
SHARE HOLDING PATTERN – MAR 2018



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	-	-
2016-17	-	-
2017-18	-	-

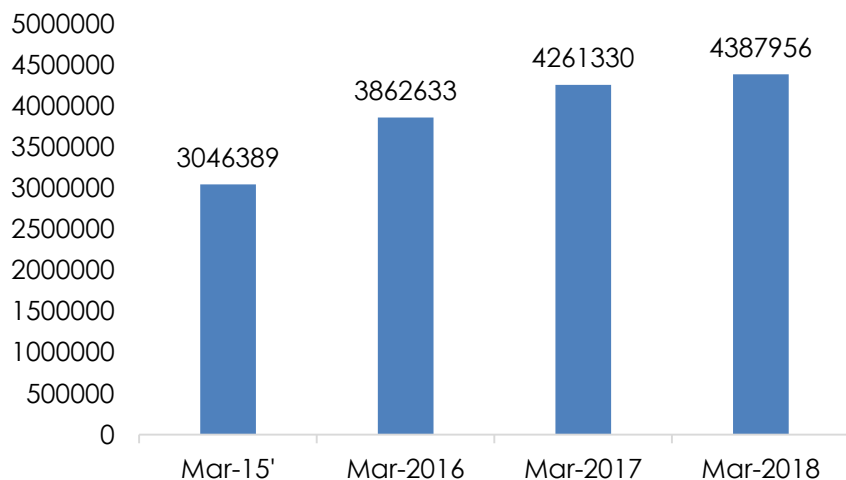
(in %)



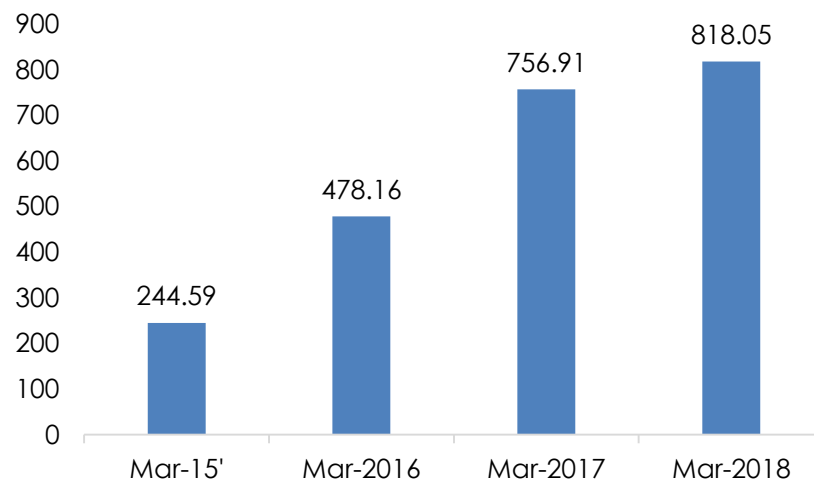
Particulars (Rs. Crs)	Q4 17-18	Q4 16-17	FY 17-18
Earning per Share (`) (Annualised for Quarters)	- ve	- ve	- ve
Book Value per Share (`)	11.13	34.52	11.13
Adjusted Book Value per Share (`) [(Net Worth - Net NPA)/No of Shares]	- ve	- ve	- ve
Price/Book Value (`)	1.57	0.77	1.57
Price/Adjusted Book Value (`)	- ve	- ve	- ve
PE Ratio	- ve	- ve	- ve

*** Price as on 31.03.2018 Rs. 17.45 (NSE)**

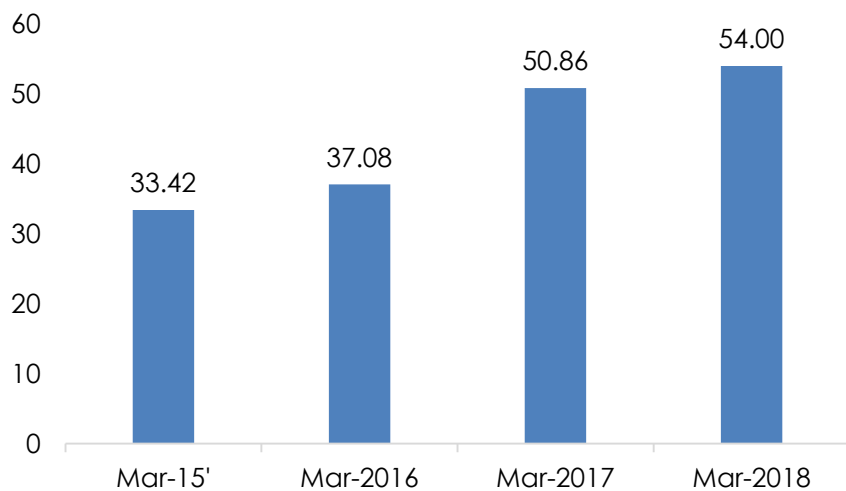
PMJDY Accounts



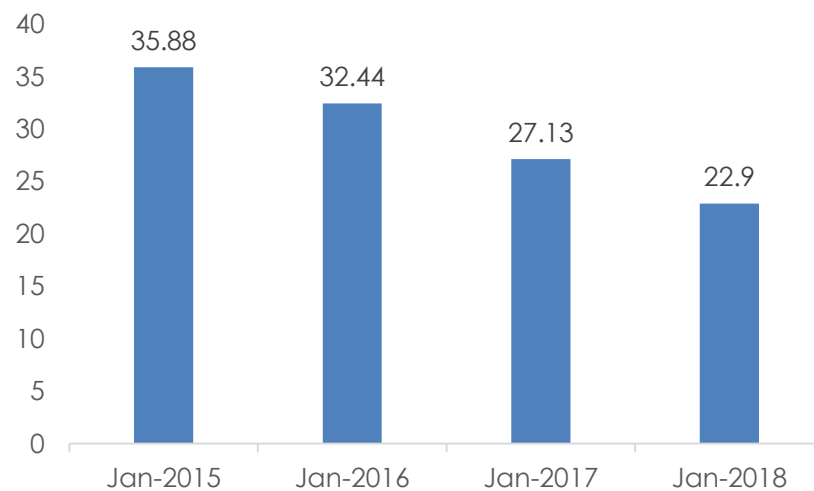
PMJDY Accounts Balance



Rupay Card Activation



Zero Balance PMJDY Accounts



AWARDS & ACCOLADES

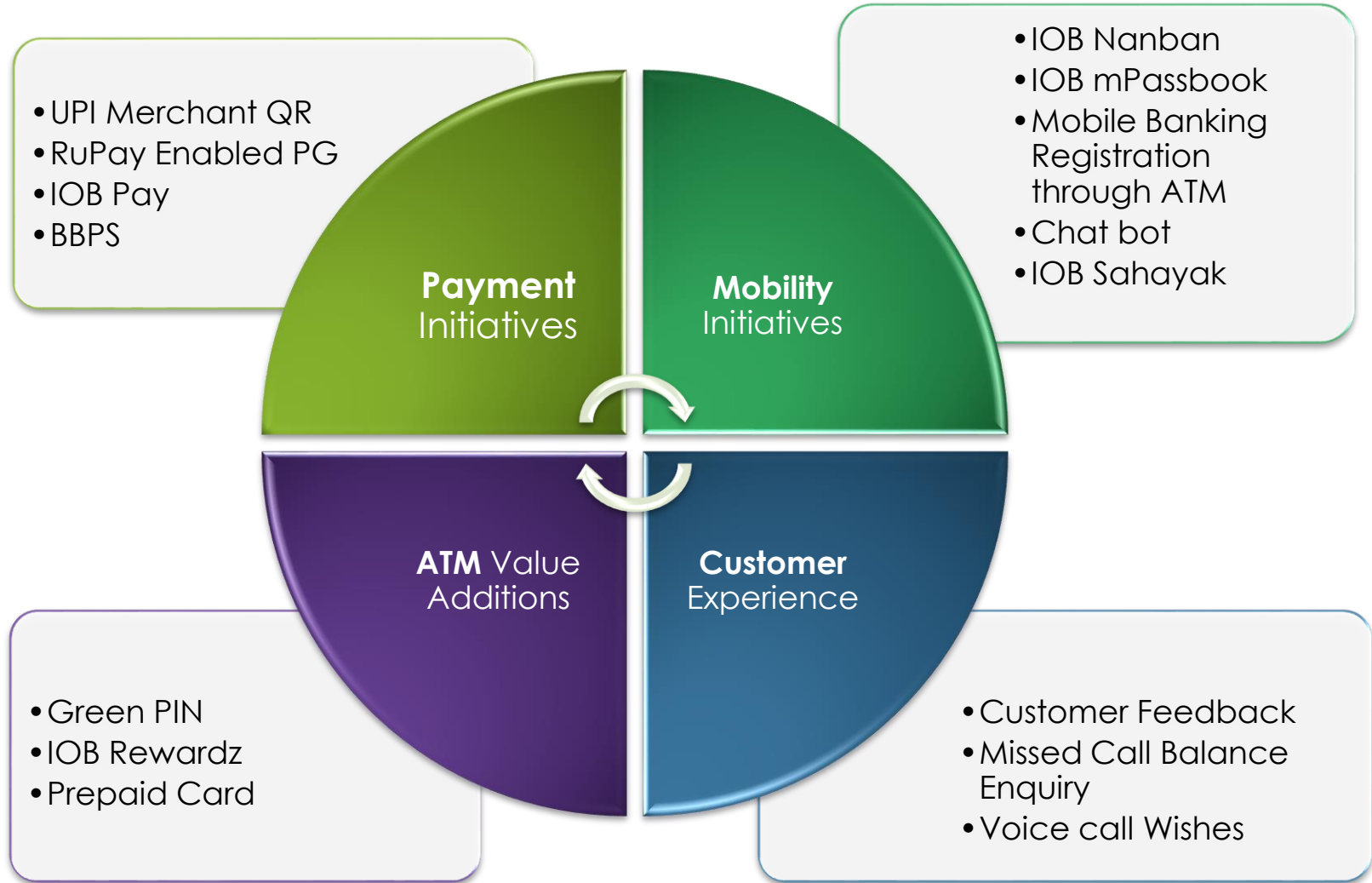


**Rajbhasha Keerti
Puraskar** - Bank's
quarterly Hindi
Magazine **VANI** - 2nd
Prize from Govt of
India.



IBA Award - Runner Up
- Best Payment
Initiatives – Medium
Banks –Banking
Technology
Conference

DIGITAL INITIATIVES



PAYMENT INITIATIVES



- ✓ QR will be linked to the beneficiary account number through VPA.
- ✓ Customer can scan the QR code by any bank UPI application.
- ✓ Once the customer scans the QR code and accepted for payment the customer a/c will get debited and the amount will be credited to the beneficiary.



- ✓ Bank's Payment gateway was accepting Master/VISA
- ✓ RuPay acceptance enabled across all merchants of bank's Payment Gateway



- ✓ Product is targeted towards enabling online fees collection of schools & colleges
- ✓ Can be provided to schools & colleges with / without websites also
- ✓ No technical changes needed at the Institution end as all the data and transaction is captured at IOB end itself

MOBILITY INITIATIVES



IOB *Nanban*

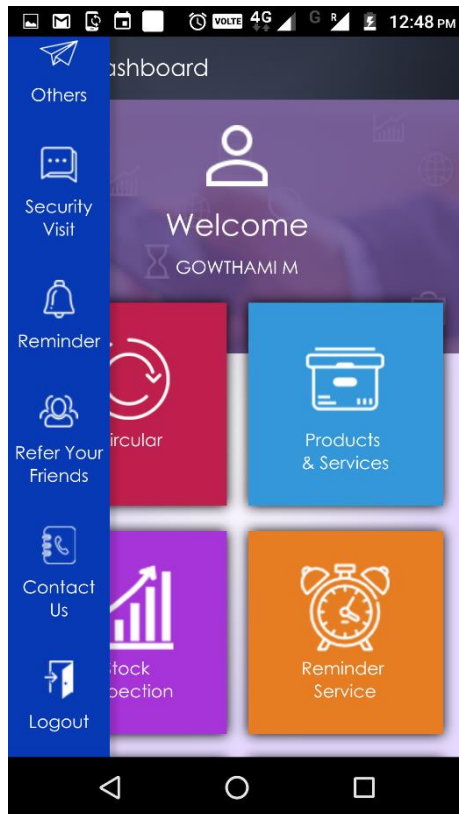
SCAN HERE TO DOWNLOAD



- ✓IOB Nanban Customer mobile application, a One-Stop app that benefits customers to know everything about his account on a single tap.
- ✓Customers can locate ATM, CDM, Cash Deposit machines. Transaction Enquiry, Products of the bank, Artificial intelligence enabled Chatbot,

- ✓Digital Passbook to individual and corporate customers
- ✓Available for Android/Apple/Windows Mobile Platforms
- ✓Offline view of the transactions can be customised by the user.

MOBILITY INITIATIVES



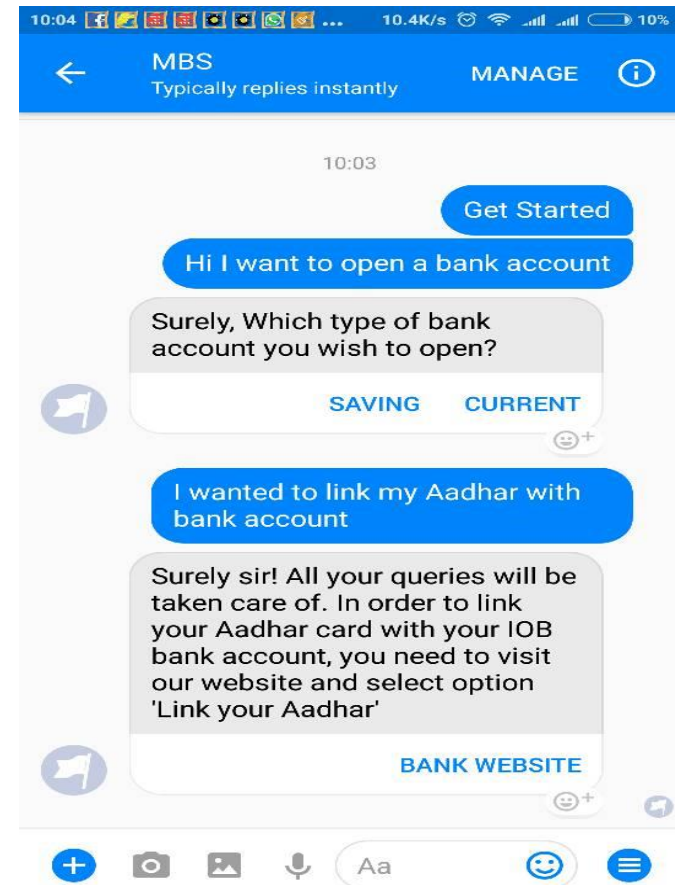
- ✓ IOB Sahayak staff mobile application, a One-Stop app that benefits our staff
- ✓ Staff can access to the details of NPA war portal , stock inspection, circulars, leave management, Products and services, Reminder services etc..



- ✓ Bharat Bill Payment System (BBPS) is an integrated bill payment system introduced by National Payments Corporation of India (NPCI), offering interoperable online bill payment service to customers.

- ✓ IOB Customers can now pay
- ✓ Electricity
- ✓ Telecom
- ✓ DTH
- ✓ Water and
- ✓ Gas payments

MOBILITY INITIATIVES



- ✓ Now customers can enable mobile banking in IOB ATM
- ✓ Insert the card enter the OTP
- ✓ Mobile banking complete the registration in a minute

- ✓ Chatbot – designed to stimulate conversation with human
- ✓ Useful to generate leads and convert to Business
- ✓ Customers to get real time char feeling.

CUSTOMER EXPERIENCE INITIATIVES



- ✓ Customer can call to the specified number for to provide a feedback about our service
- ✓ If you are unhappy with our service please call **8828846220**
- ✓ If you are happy with our service please call **8828846225**



- ✓ Customer can give missed call to **9210622122** to know your account balance
- ✓ All account balance linked to the mobile number will be sent as SMS



- ✓ Automated voice call wishes for HNI customers On their Birthdays

ATM VALUE ADDITIONS



- ✓Reward Points for Spends through IOB ATM Debit Card
- ✓Reward Points for Usage at
 - ✓POS
 - ✓Ecommerce
- ✓Points can be redeemed from www.iobrewardz.com website
- ✓IOB Rewardz Android mobile app



- ✓Daily limit for cash withdrawals in ATM will be restricted to Rs. 20,000/-
- ✓POS and Ecommerce transactions will be allowed within overall Rs.50,000/-
- ✓Customer portal to enable the customers to fix the limit, Pin change, top-up, card blocking and unblocking, statement generation, complaint lodgement etc

- Except for the historical information contained herein, statements in this release which contain words or phrases such as “will”, “aim”, “will likely result”, “would”, “believe”, “may”, “expect”, “will continue”, “anticipate”, “estimate”, “intend”, “plan”, “contemplate”, “seek to”, “future”, “objective”, “goal”, “strategy”, “philosophy”, “project”, “should”, “will pursue” and similar expressions or variations of such expressions may constitute “forward-looking statements”.
- These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. Indian Overseas Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.



IOB

THANK YOU