



इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

PERFORMANCE ANALYSIS Q2/H1 2021-22

27.10.2021



PERFORMANCE HIGHLIGHTS

FINANCIAL PERFORMANCE

BUSINESS PERFORMANCE

NPA MANAGEMENT

CAPITAL ADEQUACY

FINANCIAL INCLUSION

DIGITAL INITIATIVES

PERFORMANCE HIGHLIGHTS

PERFORMANCE HIGHLIGHTS Q2 2021-22

Rs in Crore



ROBUST RETAIL BUSINESS GROWTH		Sep-20	Jun-21	Sep-21	Y-o-Y(%)	Q-o-Q (%)
	CASA	92436	101129	106806	15.55	5.61
	CASA %	40.26%	41.63%	42.57%	231 bps	94 bps
	RTD	123338	128818	130151	5.52	1.03
	HOME LOAN	15981	17854	18665	16.79	4.54
	JEWEL LOAN	21869	28899	29482	34.81	2.02
	RAM to Domestic Advances %	69.04%	73.45%	71.82%	278 bps	(163 bps)

SUSTAINABILITY IN PROFIT		Sep-20	Jun-21	Sep-21	Y-o-Y(%)	Q-o-Q (%)
	Operating Profit	1346	1202	1419	5.43	18.10
	Net Profit	148	327	376	154.09	15.24
	NII	1561	1497	1633	4.59	9.11
	NIM	2.57%	2.34%	2.51%	(6 bps)	17 bps
Cost to Income Ratio	48.80%	53.57%	48.46%	(34 bps)	(511 bps)	

PERFORMANCE HIGHLIGHTS Q2 2021-22

Rs in Crore



IMPROVING ASSET QUALITY		Sep-20	Jun-21	Sep-21	Y-o-Y(%)	Q-o-Q (%)
	Gross NPA	17660	15952	15666	-11.29	-1.80
	Net NPA	5290	3998	3741	-29.28	-6.42
	GNPA%	13.04%	11.48%	10.66%	(238 bps)	(82 bps)
	NNPA%	4.30%	3.15%	2.77%	(153 bps)	(38 bps)

STRENGTHENING FINANCIAL INDICATORS		Sep-20	Jun-21	Sep-21	Y-o-Y(%)	Q-o-Q (%)
	PCR	89.36%	91.56%	92.00%	264 bps	44 bps
	Capital Adequacy	10.90%	15.48%	15.41%	451 bps	(7 bps)
	ROA	0.20%	0.46%	0.53%	33 bps	7 bps
	ROE	9.80%	14.57%	13.22%	365 bps	(112 bps)

FINANCIAL PERFORMANCE

FINANCIALS- AT A GLANCE



Rs. in Crore

Particulars	Quarter Ended			Half Year Ended		Growth%		
	Q2 20-21	Q1 21-22	Q2 21-22	H1 FY20-21	H1 FY21-22	Q2 21-22 over Q1 21-22	Q2 21-22 over Q2 20-21	H1 FY21-22 over H1 FY20-21
Interest Income	4363	4063	4254	8664	8318	4.71	-2.48	-4.00
Interest Expenses	2801	2567	2622	5691	5188	2.14	-6.41	-8.83
Net Interest Income	1561	1497	1633	2974	3129	9.11	4.59	5.24
Non Interest Income	1068	1092	1121	2000	2213	2.68	4.97	10.66
Operating Income	2629	2588	2754	4973	5342	6.40	4.74	7.42
Operating Expenses	1283	1387	1335	2533	2721	-3.74	4.02	7.43
Operating Profit	1346	1202	1419	2440	2621	18.10	5.43	7.41
Total Provisions	1198	875	1043	2172	1918	19.16	-12.95	-11.67
Net Profit/Loss	148	327	376	269	703	15.24	154.09	161.52

TOTAL INCOME



Rs. in Crore

IOB

Particulars	Quarter Ended			Half Year Ended		Growth%		
	Q2 20-21	Q1 21-22	Q2 21-22	H1 FY20-21	H1 FY21-22	Q2 21-22 over Q1 21-22	Q2 21-22 over Q2 20-21	H1 FY21-22 over H1 FY20-21
Interest on Loans	2847	2614	2617	5629	5230	0.13	-8.09	-7.08
Interest on Investment	1437	1403	1401	2859	2804	-0.09	-2.49	-1.94
Other Interest Income	78	47	236	176	283	402.98	202.27	60.78
Total Interest Income	4363	4063	4254	8664	8318	4.71	-2.48	-4.00
Exchange & Commission	261	209	284	427	493	35.97	8.99	15.59
Profit on Sale of Investment	426	291	106	944	397	-63.54	-75.13	-57.99
Profit on Exchange	137	235	227	288	461	-3.36	65.77	60.32
All other Income	244	357	504	341	861	40.99	106.28	152.54
Non Interest Income	1068	1092	1121	2000	2213	2.68	4.97	10.66
Total Income	5431	5155	5376	10664	10531	4.28	-1.01	-1.25

TOTAL EXPENSES



Rs. in Crore IOB

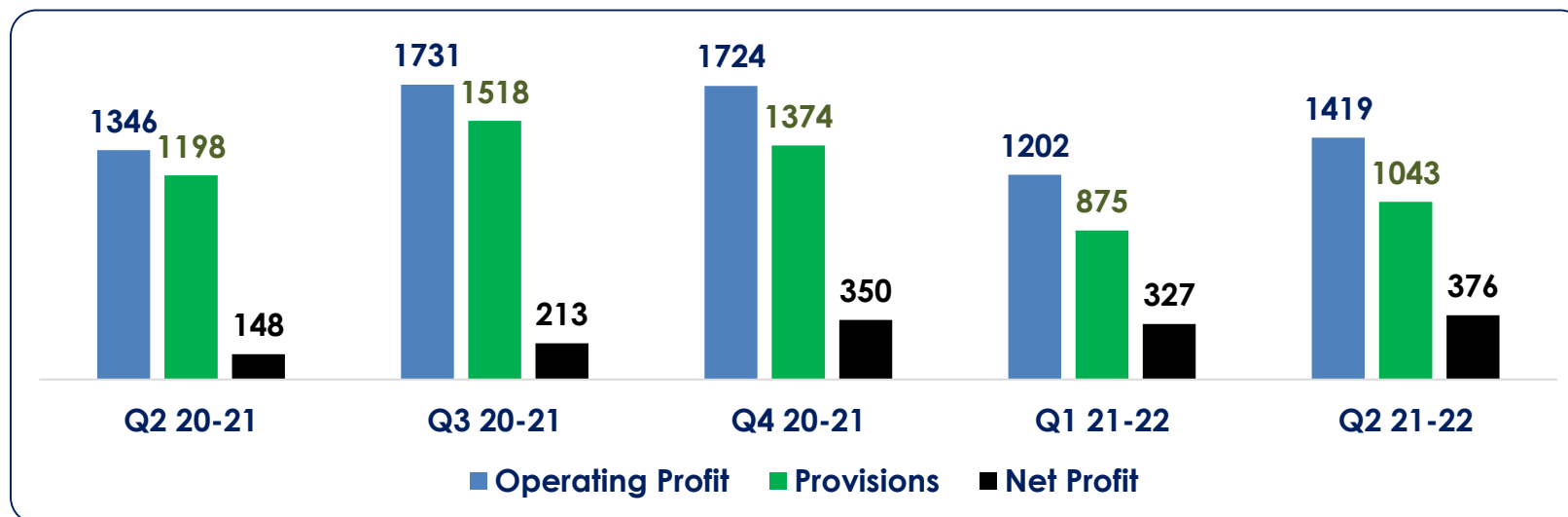
Particulars	Quarter Ended			Half Year Ended		Growth%		
	Q2 20-21	Q1 21-22	Q2 21-22	H1 FY20-21	H1 FY21-22	Q2 21-22 over Q1 21-22	Q2 21-22 over Q2 20-21	H1 FY21-22 over H1 FY20-21
Interest on Deposits	2696	2520	2568	5471	5088	1.91	-4.73	-7.00
Interest on Borrowings	106	47	54	220	100	14.60	-49.38	-54.35
Other Interest paid	0	0	0	0	0	0.00	0.00	0.00
Total Interest Expenses	2801	2567	2622	5691	5188	2.14	-6.41	-8.83
Staff Expenses	803	939	847	1687	1786	-9.82	5.47	5.89
Other Expenses	480	447	488	846	935	9.02	1.59	10.50
Operating Expenses	1283	1387	1335	2533	2721	-3.74	4.02	7.43
Total Expenses	4084	3953	3956	8224	7909	0.08	-3.14	-3.82

PROVISIONS & PROFIT



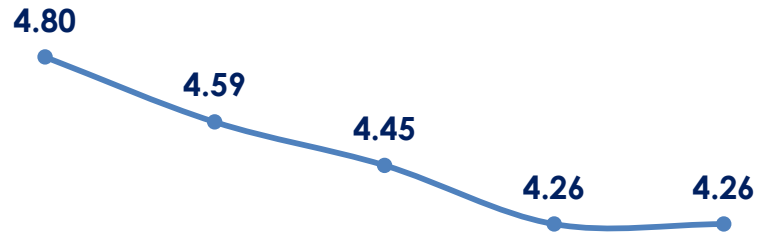
Rs. in Crore IOB

Particulars	Quarter Ended			Half Year Ended		Growth%		
	Q2 20-21	Q1 21-22	Q2 21-22	H1 FY20-21	H1 FY21-22	Q2 21-22 over Q1 21-22	Q2 21-22 over Q2 20-21	H1 FY21-22 over H1 FY20-21
Operating Profit	1346	1202	1419	2440	2621	18.10	5.43	7.41
Provisions	1198	875	1043	2172	1918	19.16	-12.95	-11.67
of which NPA Provisions	736	1010	885	1447	1895	-12.40	20.15	30.92
Other Provisions	462	-135	158	724	23	-217.14	-65.76	-96.81
Net Profit/Loss	148	327	376	269	703	15.24	154.09	161.52



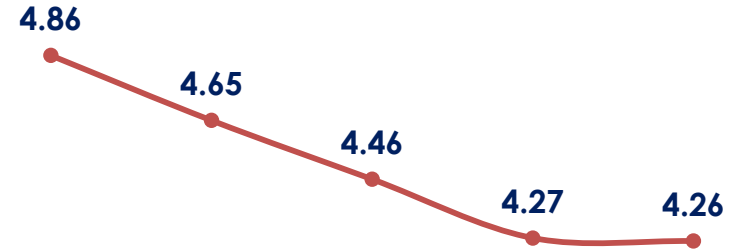
PERFORMANCE RATIOS- QUARTERLY

Cost of Deposits



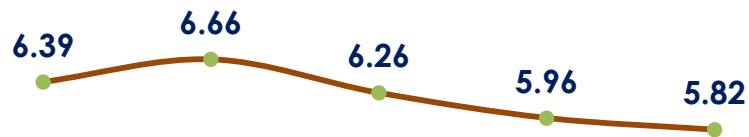
Sep-20 Dec-20 Mar-21 Jun-21 Sep-21

Cost of Funds



Sep-20 Dec-20 Mar-21 Jun-21 Sep-21

Yield on Investment



Sep-20 Dec-20 Mar-21 Jun-21 Sep-21

Yield on Advances

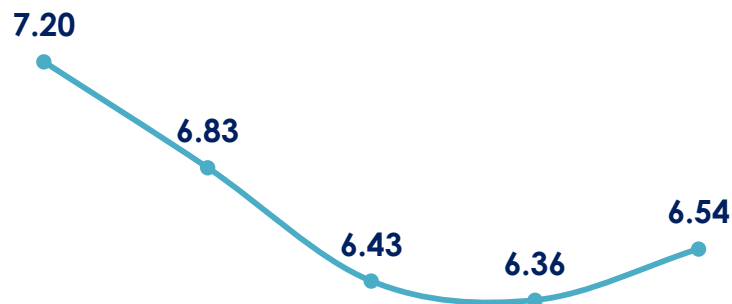


Sep-20 Dec-20 Mar-21 Jun-21 Sep-21

PERFORMANCE RATIOS- QUARTERLY

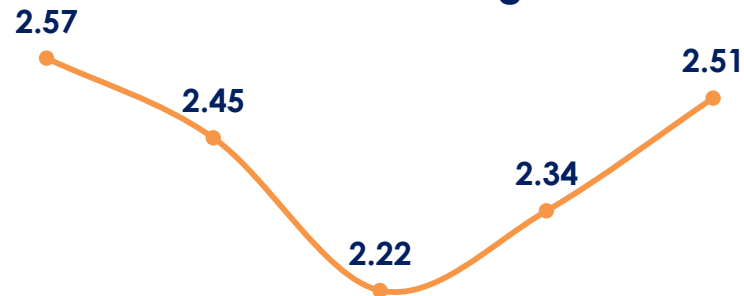


Yield on Funds



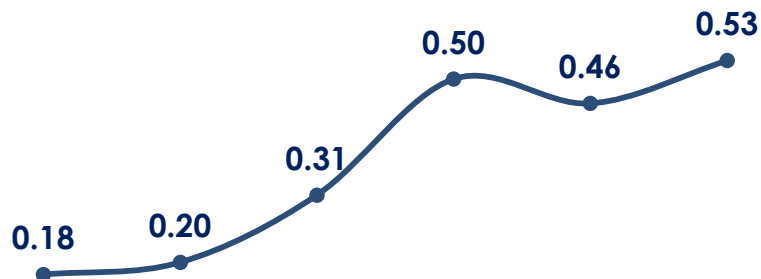
Sep-20 Dec-20 Mar-21 Jun-21 Sep-21

Net Interest Margin



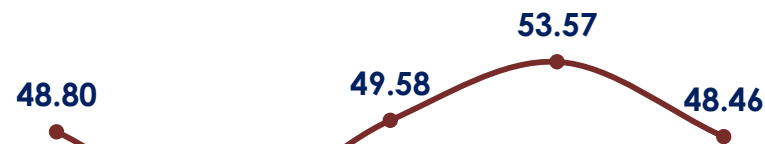
Sep-20 Dec-20 Mar-21 Jun-21 Sep-21

Return on Assets



Jun-20 Sep-20 Dec-20 Mar-21 Jun-21 Sep-21

Cost to Income



Sep-20 Dec-20 Mar-21 Jun-21 Sep-21

VALUATIONS



Particulars	Sep-20	Dec-20	Mar-21	Jun-21	Sep-21
*Return on Equity (%)	9.80	13.62	21.33	14.57	13.22
*Basic & Diluted Earning per Share	0.09	0.13	0.21	0.19	0.20
*Price Earning Ratio	102.08	82.62	75.19	147.90	114.25
Book value per share (in Rs)	3.73	3.87	4.11	4.11	6.13
Price/Book value (in Rs)	2.46	2.76	3.89	6.83	3.71
Adjusted Book value (in Rs)	0.52	1.50	1.32	1.68	4.15
Price/Adjusted Book value (in Rs)	17.85	7.15	12.09	16.74	5.48

*Quarterly

BUSINESS PERFORMANCE

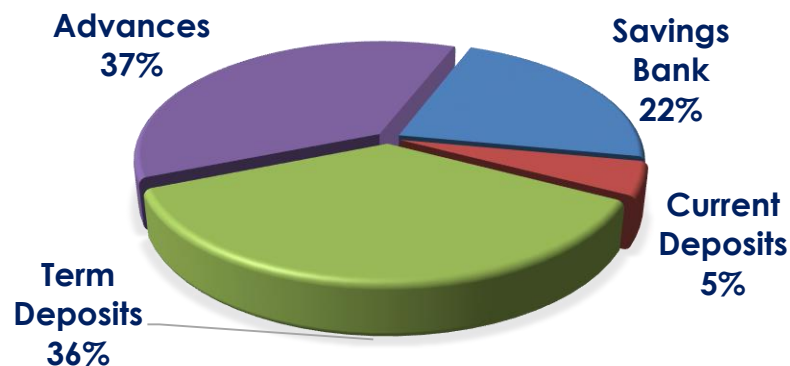
BUSINESS PERFORMANCE- GLOBAL

Rs. in Crore

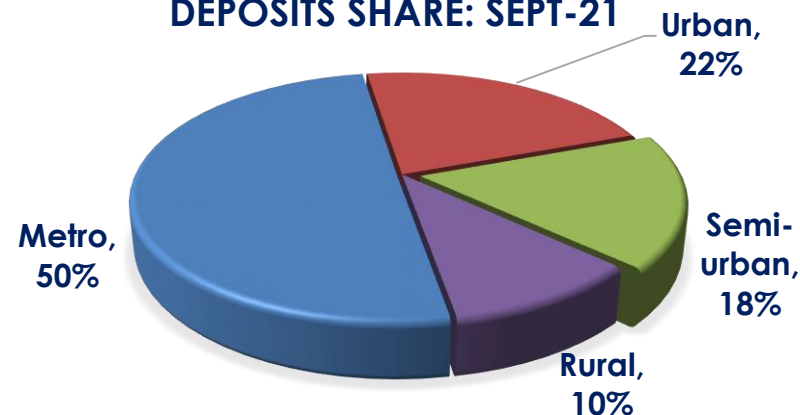


Particulars	Sep-20	Jun-21	Sep-21	Q-o-Q(%)	Y-o-Y(%)
CASA	92436	101129	106806	5.61%	15.55%
a)Retail Term Deposits	123338	128818	130151	1.03%	5.52%
b)Bulk Deposits	10523	9976	10903	9.29%	3.61%
c)Overseas Term Deposits	3310	3017	3031	0.45%	-8.43%
Term Deposits (a+b+c)	137171	141812	144085	1.60%	5.04%
Total Deposits	229607	242941	250891	3.27%	9.27%
Advances	135469	138944	146940	5.76%	8.47%
Business Mix	365077	381885	397831	4.18%	8.97%
CASA%	40.26%	41.63%	42.57%	94 bps	231 bps
CD Ratio%	59.00%	57.19%	58.57%	137 bps	(43 bps)

BUSINESS SHARE: SEPT-21



DEPOSITS SHARE: SEPT-21



DEPOSITS COMPOSITION



Rs. in Crore

IOB

Parameters	Sept-20	Jun-21	Sep-21	Q-o-Q variation		Y-oY variation	
				Amount	%	Amount	%
Domestic-Deposits							
Savings Bank	78758	86597	87866	1269	1.47%	9108	11.56%
Current Account	12628	13356	17578	4222	31.61%	4950	39.20%
CASA	91386	99953	105444	5491	5.49%	14058	15.38%
Term Deposits (TD)	133861	138794	141054	2260	1.63%	7193	5.37%
Deposits	225247	238747	246498	7751	3.25%	21251	9.43%
CASA%	40.57%	41.87%	42.78%	91 bps		221 bps	
Overseas- Deposits							
Savings Bank	263	221	231	10	4.52%	-32	-12.17%
Current Account	788	955	1131	176	18.43%	343	43.53%
CASA	1051	1176	1362	186	15.82%	311	29.59%
Term Deposits	3310	3017	3031	14	0.46%	-279	-8.43%
Global Deposits							
CASA	92437	101129	106806	5677	5.61%	14369	15.54%
Term Deposits	137171	141811	144085	2274	1.60%	6914	5.04%
Deposits	229608	242940	250891	7951	3.27%	21283	9.27%
CASA%	40.26%	41.63%	42.57%	94 bps		231 bps	

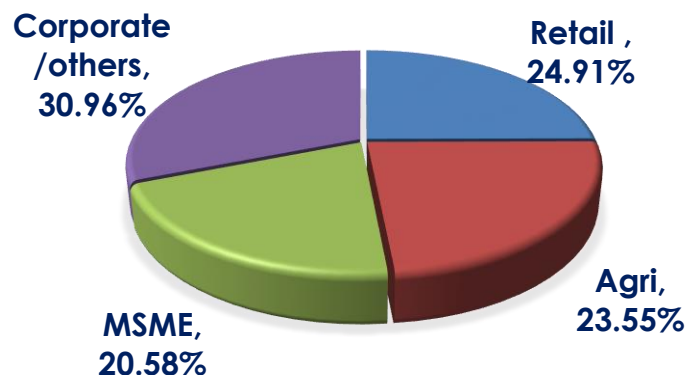
RISK SPREAD- ASSETS



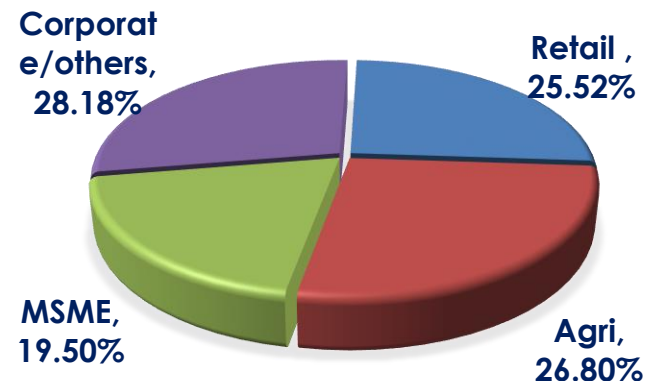
Rs. in Crore

Domestic Share of Advances

SEPT-20



SEPT-21



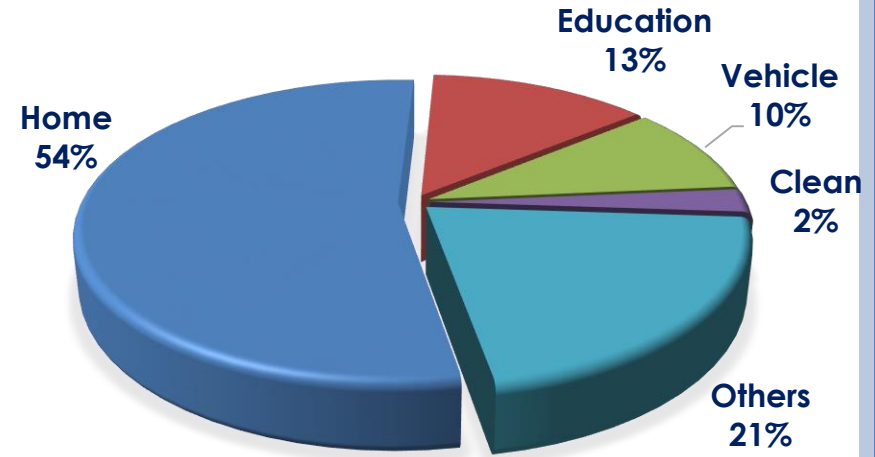
Parameters	Sep-20	Jun-21	Sep-21	Q-o-Q variation		Y-oY variation	
				Amount	%	Amount	%
Retail	31775	33577	34833	1256	3.74%	3058	9.62%
Agri	30036	35673	36589	916	2.57%	6553	21.82%
MSME	26245	25545	26621	1076	4.21%	376	1.43%
Corporate/others	39495	34258	38464	4206	12.28%	-1032	-2.61%
Domestic Advances	127551	129053	136507	7454	5.78%	8955	7.02%
Overseas	7918	9891	10433	542	5.48%	2515	31.76%
Global Advances	135469	138944	146940	7996	5.75%	11470	8.47%
RAM to Domestic Adv (%)	69.04%	73.45%	71.82%	(163 bps)		279 bps	

RETAIL PERFORMANCE

Rs. in Crore

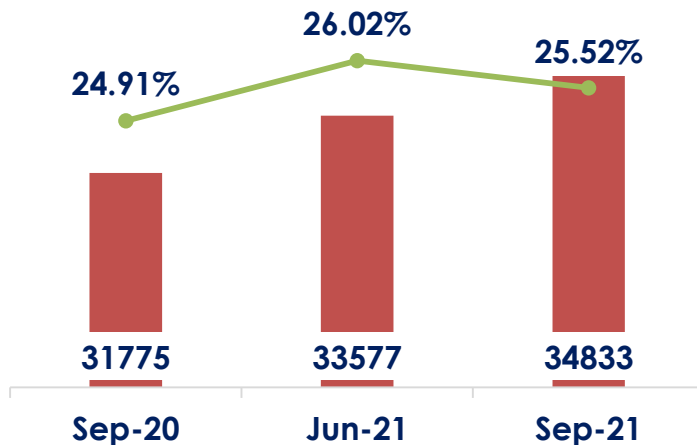


Period	Domestic Advances	Retail Advances	% Share to Domestic Advances
Sep-20	127551	31775	24.91%
Jun-21	129053	33577	26.02%
Sep-21	136507	34833	25.52%



RETAIL BREAK UP: Sept-21

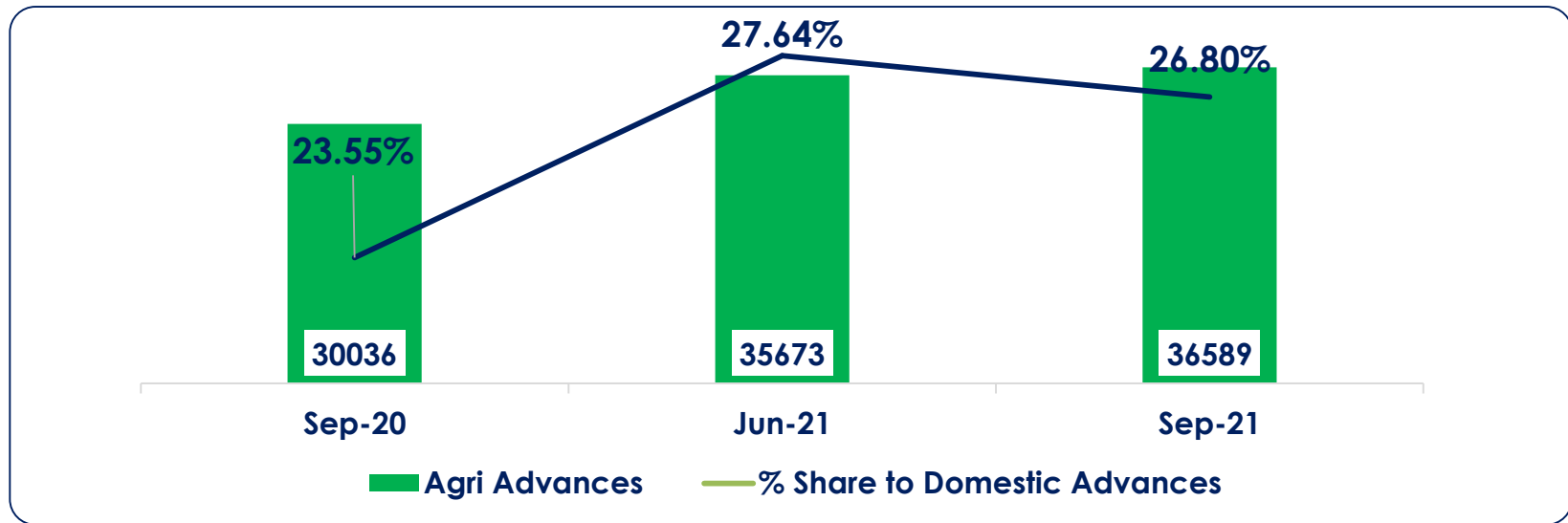
Share of Retail Advances to Domestic Advances



Retail Scheme	Sep-20	Jun-21	Sep-21
Home	15981	17854	18665
Education	4700	4568	4611
Vehicle	3050	3249	3319
Clean	940	855	869
Others	7104	7050	7369
Total Retail	31775	33577	34833

AGRICULTURE ADVANCE PERFORMANCE

Rs. in Crore

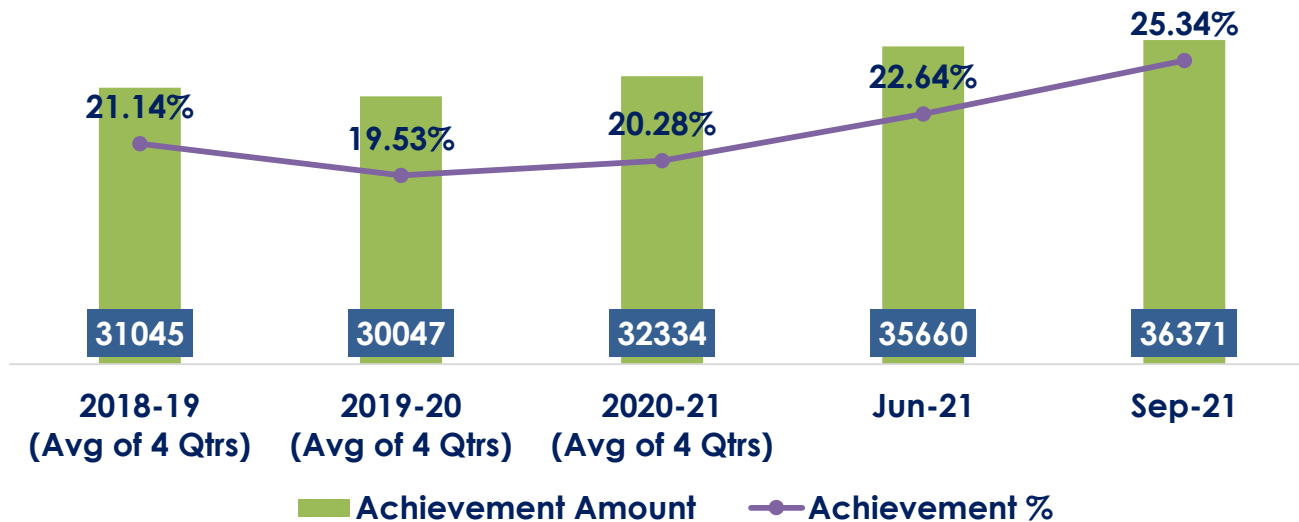


Period	Domestic Advances	Agri Advances	% Share to Domestic Advances	Agri Advance (Including RIDF & IBPC)
Sep-20	127551	30036	23.55%	31476
Jun-21	129053	35673	27.64%	36971
Sep-21	136507	36589	26.80%	37822

Agriculture advances recorded a **Y-o-Y** growth of **21.82%**

AGRI ADVANCES – PRIORITY SECTOR

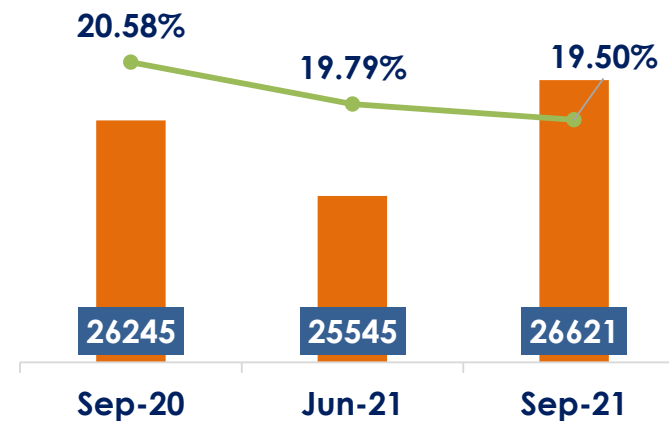
Rs. in Crore



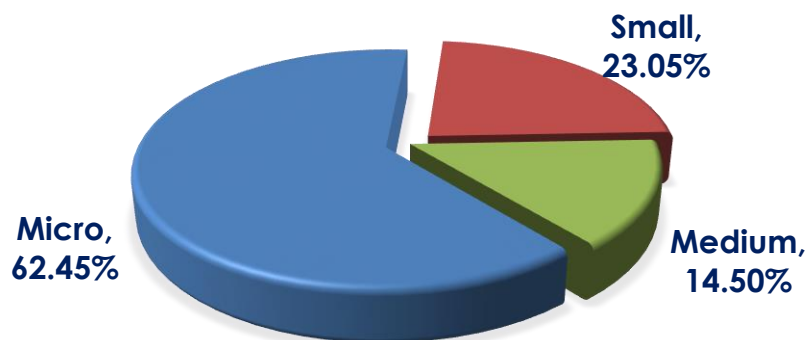
Financial Year	ANBC	Target (18% of ANBC)	Achievement	
			Amount	%
2018-19 (Avg of 4 Qtrs)	146878	26438	31045	21.14%
2019-20 (Avg of 4 Qtrs)	153880	27698	30047	19.53%
2020-21 (Avg of 4 Qtrs)	159442	28699	32334	20.28%
Jun-21	157524	28354	35660	22.64%
Sep-21	143511	25832	36371	25.34%

Period	Domestic Advances	MSME Advances	% Share to Domestic Advances
Sep-20	127551	26245	20.58%
Jun-21	129053	25545	19.79%
Sep-21	136507	26621	19.50%

MSME Advances share to Domestic Advances



SHARE OF MSME CREDIT AS ON 30.09.2021



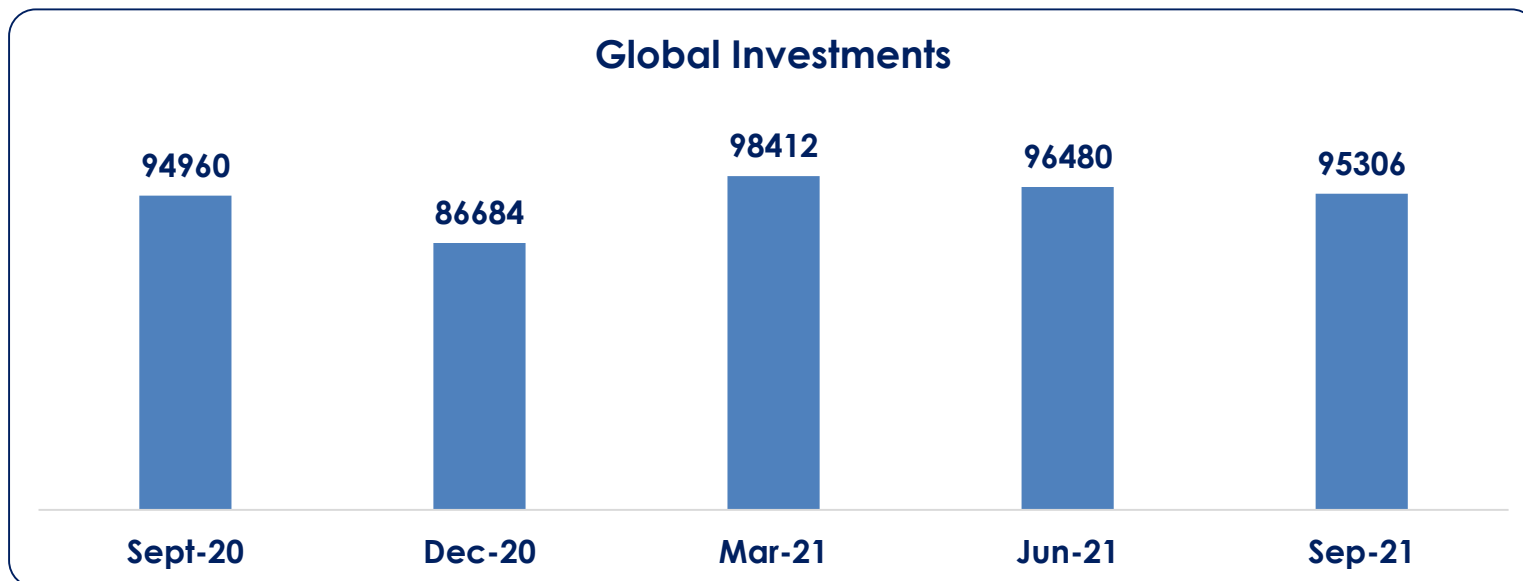
Category	Sep-20	Jun-21	Sep-21
Micro	12271	16007	16624
Small	11078	5925	6136
Medium	2896	3613	3859
Total	26245	25545	26621

INVESTMENTS

Rs. in Crore



Global Investments



Parameters	Sept-20	Dec-20	Mar-21	Jun-21	Sep-21
Domestic Investments	91497	83001	94686	92580	91211
SLR	63932	55562	63421	61669	60288
Non SLR	27565	27439	31265	30911	30923
Held to Maturity	64038	64408	72184	73897	74067
Available for Sale	26284	18593	22502	18683	17144
Held for Trading	1175	0	0	0	0
Investment by Overseas Branches	3463	3683	3726	3901	4095
Global Investments	94960	86684	98412	96480	95306

NPA MANAGEMENT

NPA MANAGEMENT

Rs. in Crore



Details	Sep-20	Dec-20	Mar-21	Jun-21	Sep-21
i) Opening Gross NPAs	18291	17660	16753	16323	15952
a. Cash Recoveries	325	248	490	412	325
b. Upgradation	87	157	166	356	282
c. Write-Offs	58	252	2524	793	1155
d. Sale to ARCs	0	255	168	23	28
e. Other Reductions	34	21	0	31	8
ii) Total Reductions (a+b+c+d+e)	504	933	3349	1616	1798
iii) Fresh Slippages to NPA category	292	295	2841	1159	1449
iv) Other Debits	-419	-267	78	86	63
Closing Gross NPAs (i-ii+iii+iv)	17660	16753	16323	15952	15666
Gross NPA (%)	13.04%	12.19%	11.69%	11.48%	10.66%
Net NPAs (Absolute)	5290	3905	4578	3998	3741
Net NPA (%)	4.30%	3.13%	3.58%	3.15%	2.77%
Provision Coverage Ratio	89.36%	91.91%	90.34%	91.56%	92.00%

SEGMENTAL NPAs

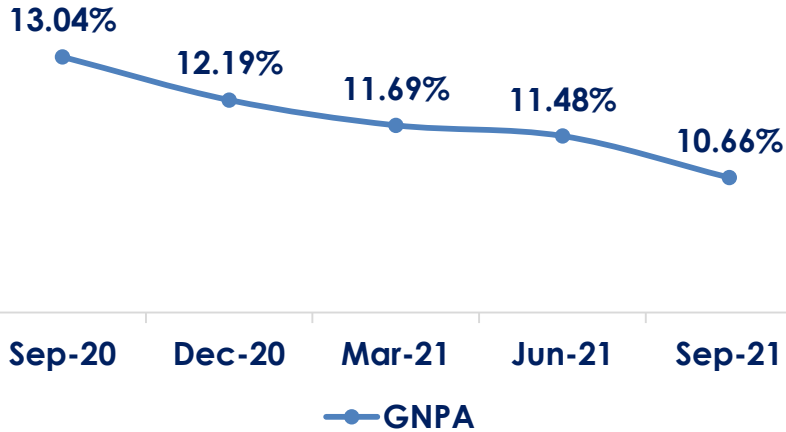
Rs. in Crore



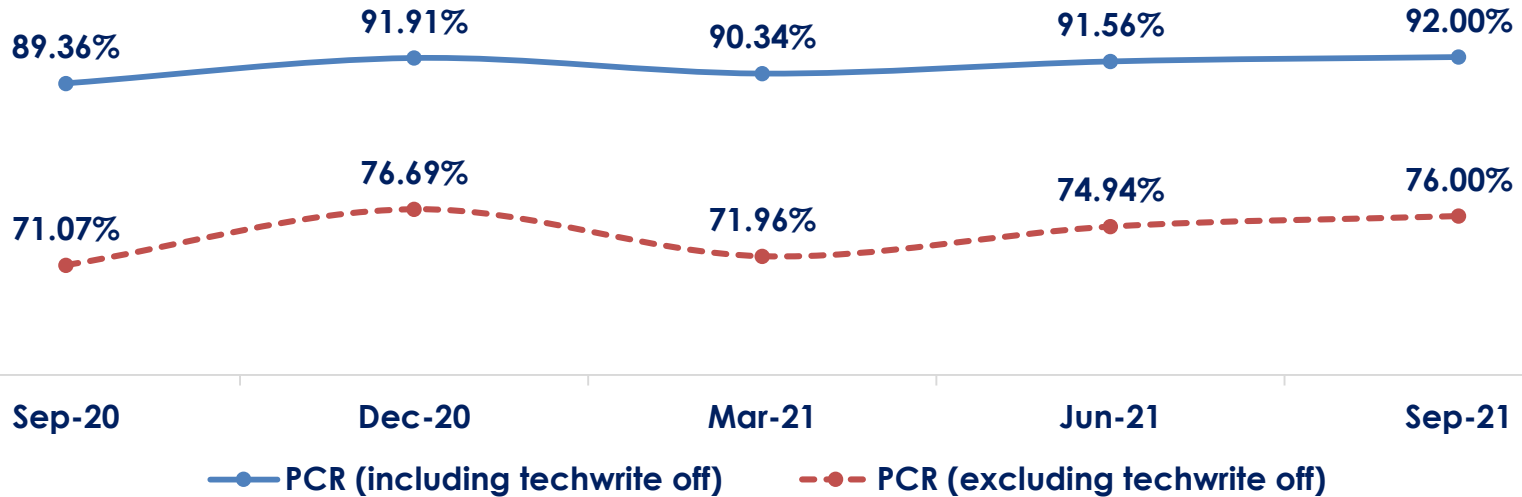
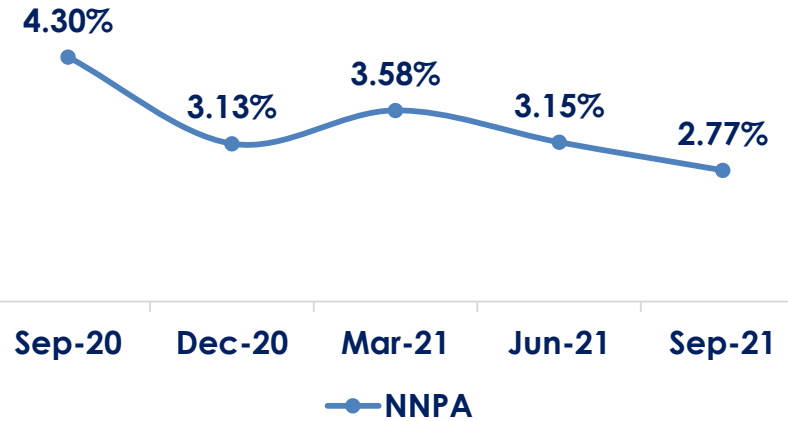
Segmental NPAs	Sept-20		Jun-21		Sep-21	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Retail	748	2.35	1515	4.51	1495	4.29
Agri	2368	7.88	2630	7.37	2577	7.04
MSME	2556	9.74	3519	13.78	3283	12.33
Corporate	10637	26.93	6715	19.60	6480	16.85
Overseas	1351	17.06	1573	15.90	1831	17.55
Total	17660	13.04	15952	11.48	15666	10.66

MOVEMENT OF NPA & PCR

GNPA



NNPA



CAPITAL ADEQUACY

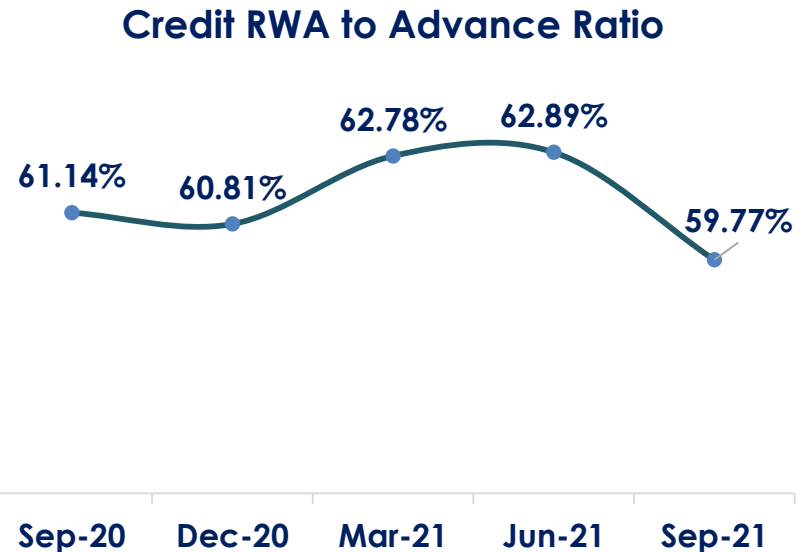
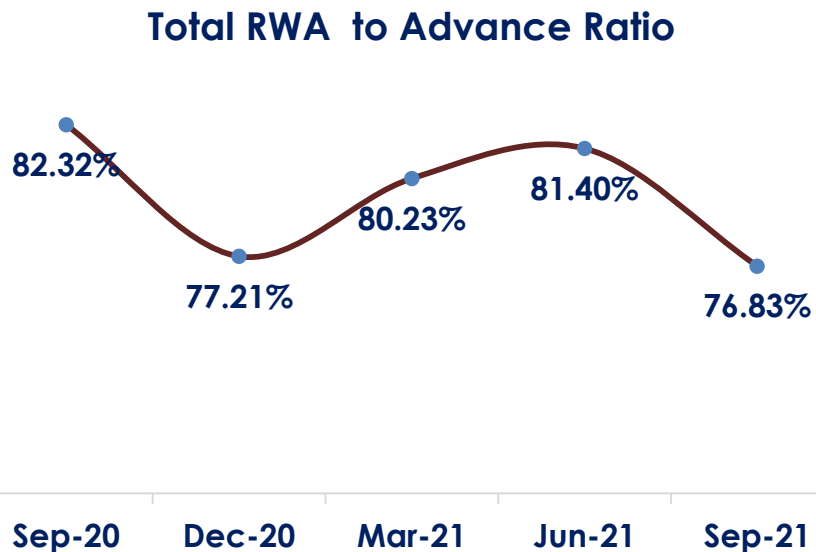
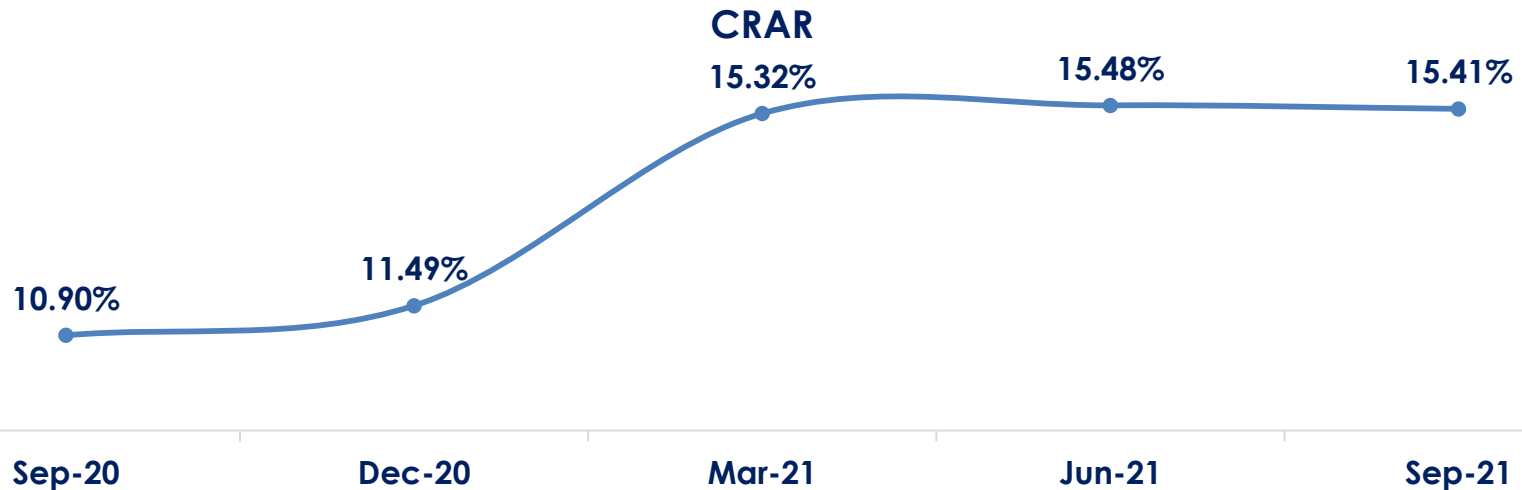
CAPITAL CONSERVATION

Rs. in Crore



Particulars	Sep-20	Dec-20	Mar-21	Jun-21	Sep-21
Market Risk RWA	15467	12072	13884	12325	11687
Operational Risk RWA	13217	10477	10477	13402	13402
Credit Risk RWA	82831	83594	87644	87376	87827
Total RWA (A)	111515	106143	112005	113104	112917
CET 1	9325	9361	14462	14662	14502
CET 1%	8.36%	8.82%	12.91%	12.96%	12.84%
Tier 1	9325	9361	14462	14662	14502
Tier 1%	8.36%	8.82%	12.91%	12.96%	12.84%
Tier 2	2828	2838	2695	2842	2898
Tier 2%	2.54%	2.67%	2.41%	2.51%	2.57%
Total Capital (B)	12153	12199	17158	17504	17400
CRAR (B/A)	10.90%	11.49%	15.32%	15.48%	15.41%
Total RWA to Advance Ratio	82.32%	77.21%	80.23%	81.40%	76.83%
Credit RWA to Advance Ratio	61.14%	60.81%	62.78%	62.89%	59.77%

MOVEMENT OF CRAR & RWAs

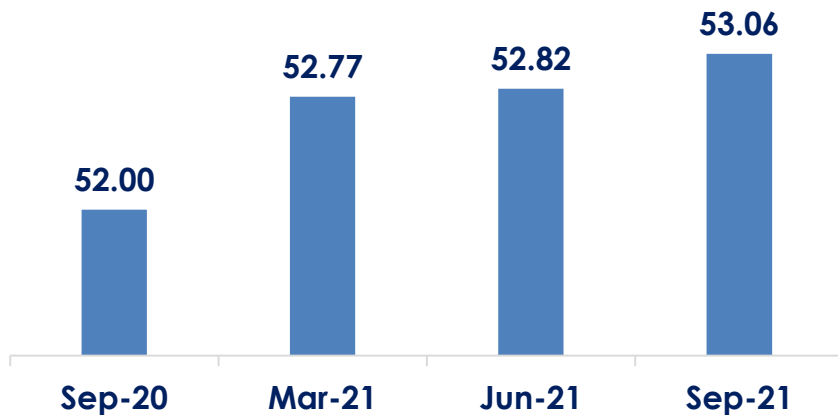


FINANCIAL INCLUSION

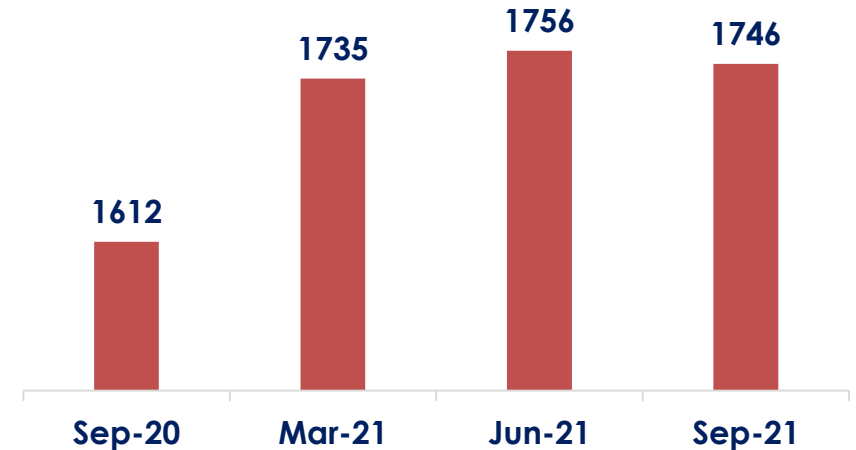
FINANCIAL INCLUSION



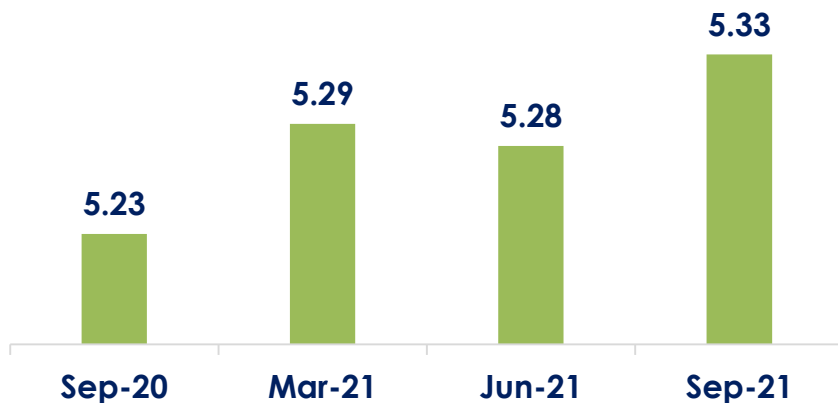
PMJDY Account
(Nos in Lakhs)



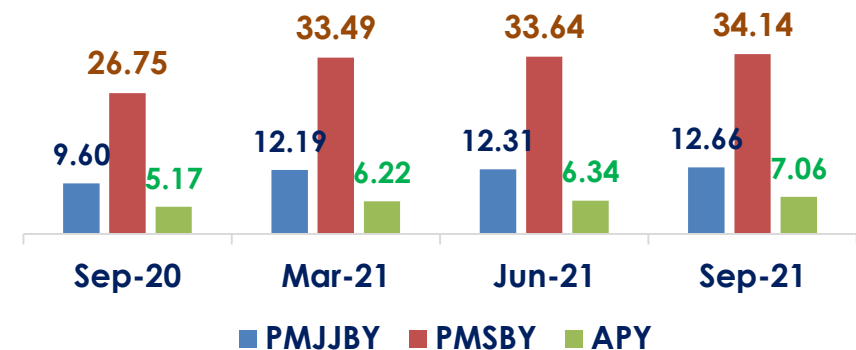
PMJDY Account Balance
(Rs in Cr)



PMJDY Zero balance Accounts
(Nos in Lakhs)



Jan Suraksha Schemes
(Nos in Lakhs)



DIGITAL INITIATIVES




इण्डियन ओवरसीज बैंक
Indian Overseas Bank
 आपकी प्रगति का सच्चा साथी
 Good people to grow with



IOB Mobile App
 One app for all banking needs.
 With digital passbook and statement.
 It is also available for viewing only.
 (No transaction right)

[Download now](#)







इण्डियन ओवरसीज बैंक
Indian Overseas Bank
 आपकी प्रगति का सच्चा साथी
 Good people to grow with




Personal Banking
 For Individual and Proprietorship Account


Corporate Banking
 For other than Individual and Proprietorship Account

INTERNET BANKING
at your doorstep...

Customer Touch Points	No of Users	As on 30.09.2021
	Mobile Banking Registered users (In Lakhs)	43.51
	Internet Banking Registered users (In Lakhs)	21.64
	UPI Registered Users (In Lakhs)	46.17
	ATMs/CDMs (No of outlet)	3224
	Pass Book Kiosk (No of outlet)	2109
	Bank on Wheels	15

ADC CHANNELS		
Particulars	Transaction 01.07.2021 to 30.09.2021	
	No.	Amt (in Rs Crore)
ATM/CDM (On & Off)	47510294	22470.69
E-Com	5157873	653.47
POS	10045133	1776.97

AWARDS & ACCOLADES



Our MD & CEO Shri Partha Pratim Sengupta receiving Rajbhasha Kirti Puraskar from Honorable Minister of State for Home Affairs, Govt. of India, Shri Nisith Pramanik for the Year 2020-21



Facilitation of Shri Rupinder Pal Singh for winning Olympic Bronze medal in Hockey held at Tokyo 2020






Bank Volley Ball Team with Top Management after winning two State Level Championship

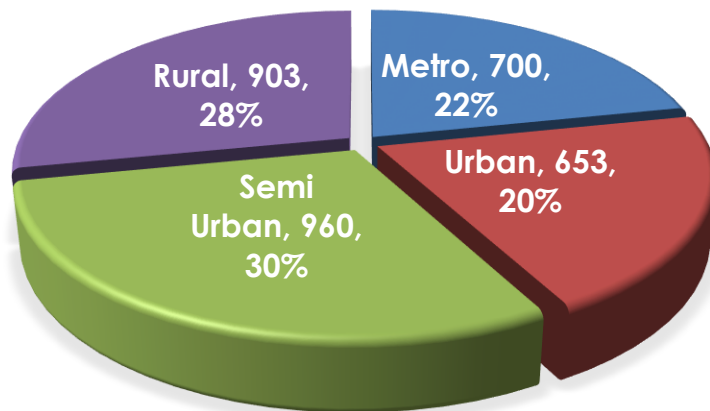


PSB alliance Door Step Banking - Award from IBA

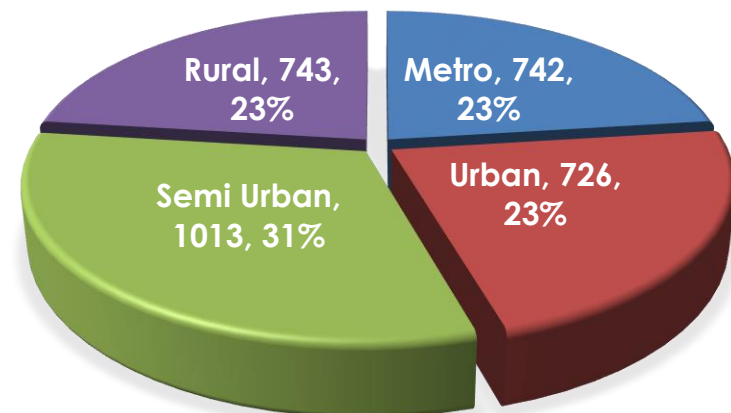
CUSTOMER TOUCH POINTS

Domestic Presence	Sep-21	Mar-21	Sep-21
 Branches	3221	3217	3216
 ATM	3114	3145	3224
 BC	2669	2739	2739







SEPT-21 BRANCHES



SEPT-21 ATM



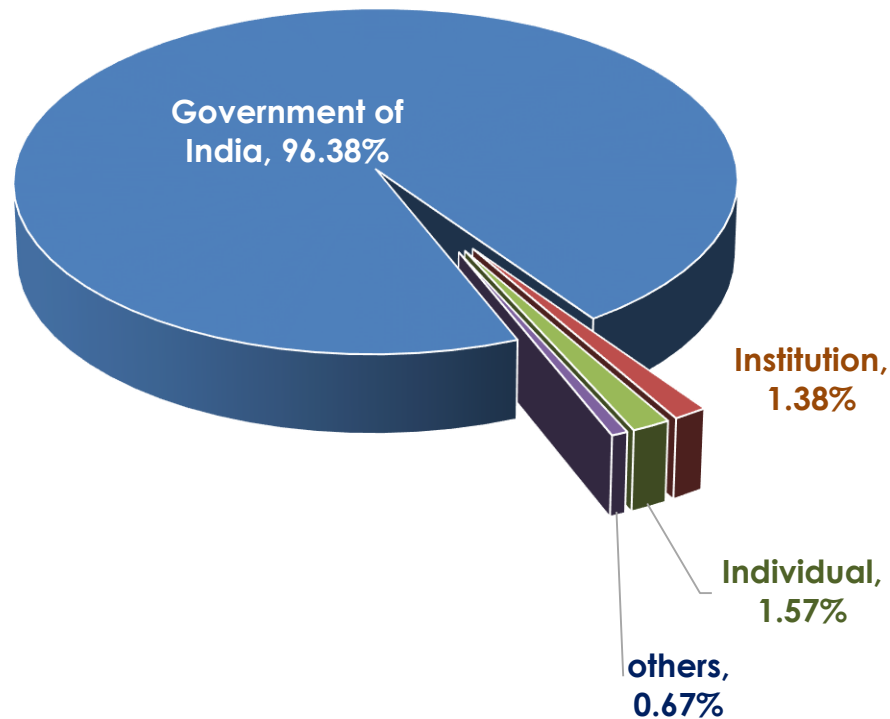
GLOBAL FOOTPRINTS

Overseas Branches	 Singapore	 Hong Kong	 Colombo	 Bangkok
JV Subsidiary	 Malaysia			
Remittance Centre	 Singapore- Serengoon Road			

STRATEGIC INVESTMENTS–JOINT VENTURE

- ✓ Indian Overseas Bank (35%) has a Joint Venture Bank in Malaysia with Bank of Baroda(40%) and Union Bank of India (25%), named “India International Bank (Malaysia) Berhad”

SHARE HOLDING PATTERN SEPT-2021



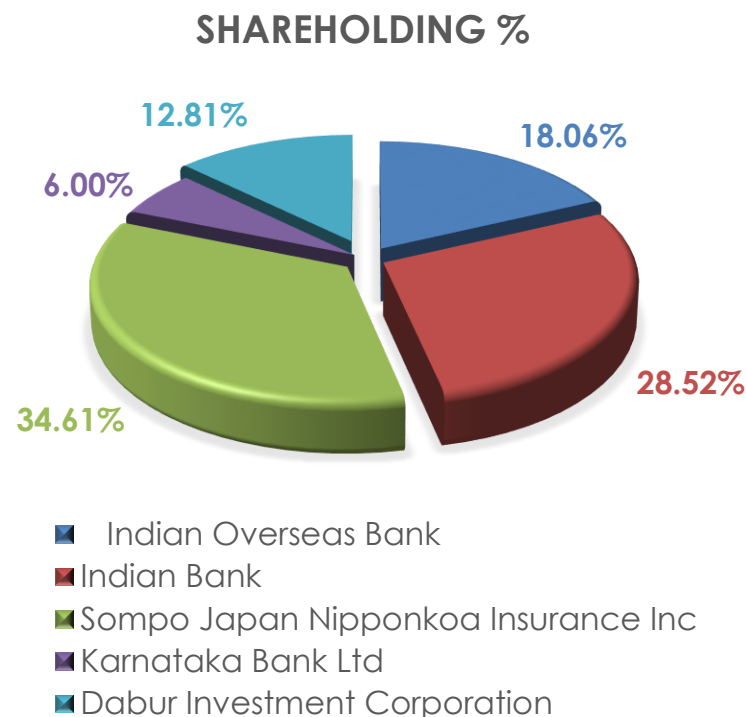
Category of Shareholder	%share
Government of India	96.38%
FI/Banks	1.25%
Foreign Portfolio Investor (Corporate)	0.08%
Mutual Funds	0.03%
Insurance Companies	0.02%
Individual	1.57%
ESOP/ESOS/ESPS	0.37%
Bodies Corporate	0.16%
NRI	0.05%
HUF	0.04%
Clearing Members	0.03%
Others	0.02%

STRATEGIC INVESTMENTS – JOINT VENTURE



IOB entered into Non Life Insurance Business with Universal Sampo General Insurance (USGI) Company Limited with equity participation of **18%** along with the other Banks and Institutions

Name of Entity	Shareholding %	Investment
Indian Overseas Bank	18.06%	66
Indian Bank	28.52%	105
Sampo Japan Nipponkoa Insurance Inc	34.61%	127
Karnataka Bank Ltd	6.00%	22
Dabur Investment Corporation	12.81%	47
Total	100.00%	368



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

- 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.

Thank You

visit us @ <https://www.iob.in>