



इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

PERFORMANCE ANALYSIS
Q4/FY 2020-21

14.06.2021



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CORE STRENGTHS OF THE BANK



84 Years of Banking Excellence



Strong Presence: 3217 Branches, 3145-ATMs, 2739-BCs, 4 overseas Branches



Robust Rural & Semi-Urban Branch Network



Trust of 39 Million Active Customers



Strong Digital Capabilities



Dedicated & Skilled Workforce of 23579 numbers

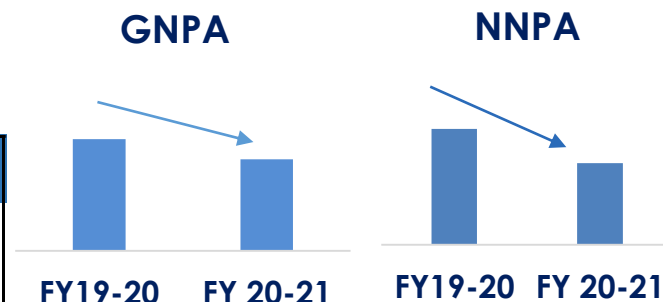
PERFORMANCE HIGHLIGHTS

PERFORMANCE HIGHLIGHTS Q4 2020-21

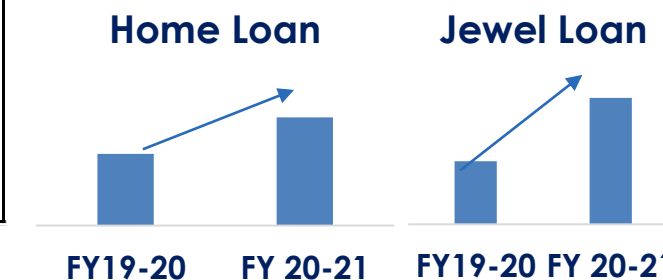
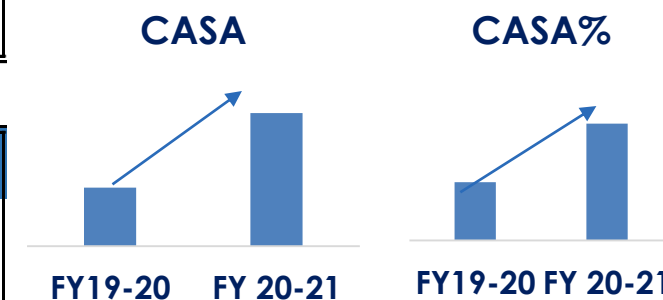
Rs in Crore



		FY 19-20	FY 20-21	Y-o-Y(%)
Asset Quality	Gross NPA	19913	16323	-18.03
	Net NPA	6603	4578	-30.67
	GNPA%	14.78	11.69	(309 bps)
	NNPA%	5.44	3.58	(186 bps)



		FY 19-20	FY 20-21	Y-o-Y(%)
Business	CASA	89751	102165	13.83
	CASA%	40.26	42.52	226 bps
	Bulk Deposit	17092	8055	-52.87
	Home Loan	13487	16203	20.14
	Jewel Loan	19015	28101	47.78
	RAM% (Domestic)	66.59	73.81	722 bps

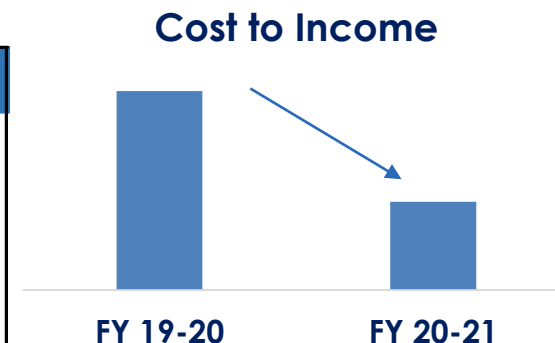


PERFORMANCE HIGHLIGHTS Q4 2020-21

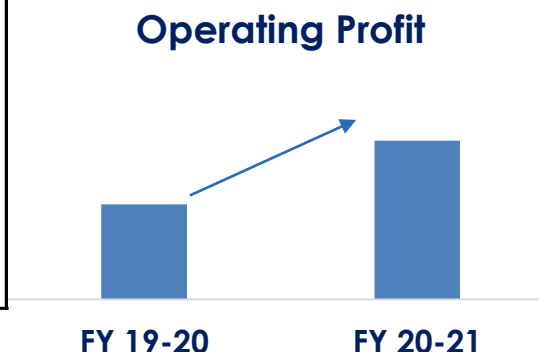
Rs in Crore



Key Ratios		FY 19-20	FY 20-21	Y-o-Y(%)
	PCR	86.94	90.34	340 bps
	Capital Adequacy	10.72	15.32	460 bps
	Cost to Income Rat	59.21	48.54	(1067 bps)
	ROA	-2.95	0.31	-



Profitability		FY 19-20	FY 20-21	Y-o-Y(%)
	NII	5303	5899	11.23
	NIM	2.03	2.39	36 bps
	Other Income	3306	5559	68.14
	Operating Profit	3480	5896	69.42
Net Profit/Loss	-8527	831	-	



FINANCIAL PERFORMANCE

FINANCIALS- AT A GLANCE



Rs. in Crore

Particulars	Quarter			Year		Growth %		
	Q4 19-20	Q3 20-21	Q4 20-21	FY 19-20	FY 20-21	Q4 20-21 Over Q3 20-21	Q4 20-21 Over Q4 19-20	FY 20-21 Over FY 19-20
Interest Income	4442	4244	4057	17406	16966	-4.40	-8.66	-2.53
Interest Expenses	2910	2722	2654	12103	11067	-2.49	-8.80	-8.56
Net Interest Income	1532	1522	1403	5303	5899	-7.82	-8.42	11.23
Non Interest Income	1042	1543	2016	3306	5559	30.65	93.53	68.14
Operating Income	2574	3064	3420	8609	11458	11.61	30.18	32.26
Operating Expenses	1430	1333	1695	5129	5562	27.15	18.53	8.44
Operating Profit	1144	1731	1724	3480	5896	-0.40	50.73	69.42
Total Provisions	1000	1518	1374	12008	5065	-9.48	37.40	-57.82
Net Profit/Loss	144	213	350	-8527	831	64.31	143.05	-

TOTAL INCOME

Rs. in Crore



Particulars	Quarter			Year		Growth %		
	Q4 19-20	Q3 20-21	Q4 20-21	FY 19-20	FY 20-21	Q4 20-21 Over Q3 20-21	Q4 20-21 Over Q4 19-20	FY 20-21 Over FY 19-20
Interest on Loans	2848	2762	2446	11513	10834	-11.44	-14.11	-5.89
Interest on Investment	1398	1413	1439	5208	5712	1.84	2.93	9.67
Other Interest Income	196	68	172	686	420	152.94	-12.24	-38.77
Total Interest Income	4442	4244	4057	17406	16966	-4.40	-8.66	-2.52
Exchange & Commission	228	236	285	886	949	20.76	25.00	7.11
Profit on Sale of Investment	233	671	206	601	1820	-69.29	-11.58	202.82
Profit on Exchange	135	135	180	544	603	33.33	33.33	10.84
All other Income	446	501	1345	1275	2187	168.46	201.57	71.53
Total Non Interest Income	1042	1543	2016	3306	5559	30.65	93.47	68.14
Total Income	5484	5787	6074	20712	22525	4.96	10.76	8.75

TOTAL EXPENSES



Rs. in Crore IOB

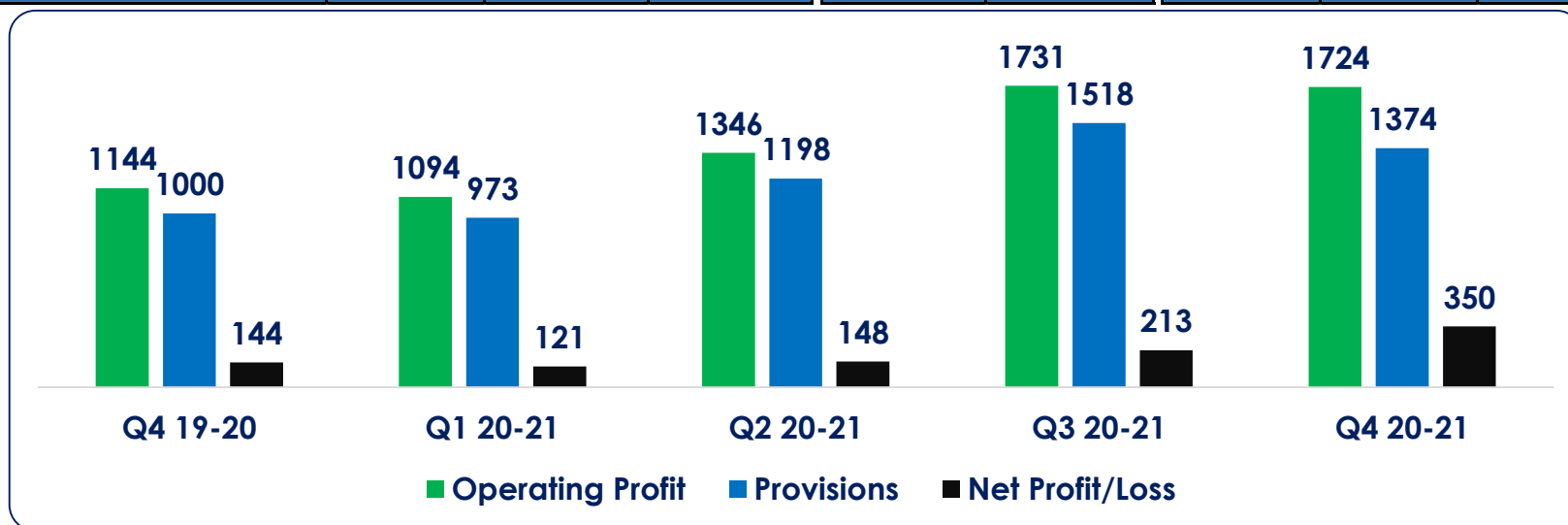
Particulars	Quarter			Year		Growth %		
	Q4 19-20	Q3 20-21	Q4 20-21	FY 19-20	FY 20-21	Q4 20-21 Over Q3 20-21	Q4 20-21 Over Q4 19-20	FY 20-21 Over FY 19-20
Interest on Deposits	2795	2627	2604	11571	10701	-0.87	-6.83	-7.51
Interest on Borrowings	116	95	51	533	366	-46.31	-56.03	-31.33
Other Interest paid	0	0	0	0	0	-	-	-
Total Interest Expenses	2910	2722	2654	12103	11067	-2.49	-8.79	-8.56
Staff Expenses	874	850	1166	3241	3703	37.18	33.40	14.25
Other Expenses	555	484	529	1888	1859	9.30	-4.68	-1.53
Operating Expenses	1430	1333	1695	5129	5562	27.15	18.53	8.44
Total Expenses	4340	4055	4350	17232	16629	7.27	0.23	-3.50

PROVISIONS & PROFIT



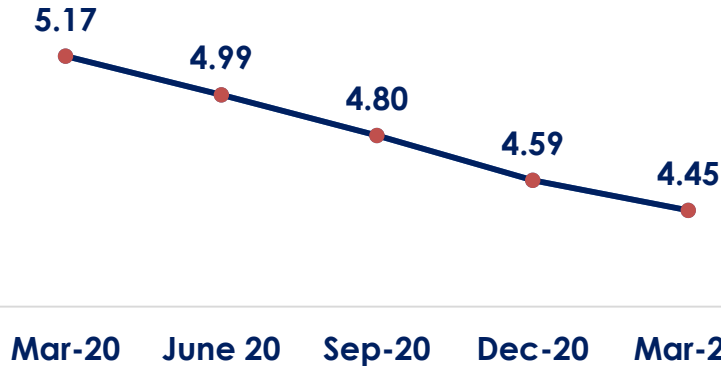
Rs. in Crore IOB

Particulars	Quarter			Year		Growth %		
	Q4 19-20	Q3 20-21	Q4 20-21	FY 19-20	FY 20-21	Q4 20-21 Over Q3 20-21	Q4 20-21 Over Q4 19-20	FY 20-21 Over FY 19-20
Operating Profit	1144	1731	1724	3480	5896	-0.40	50.70	69.42
Provisions	1000	1518	1374	12008	5065	-9.49	37.40	-57.82
of which NPA Provisions	831	898	1597	11172	3943	77.84	92.17	-64.71
Other Provisions	169	620	-222	835	1122	-	-	34.37
Net Profit/Loss	144	213	350	-8527	831	64.32	143.05	-

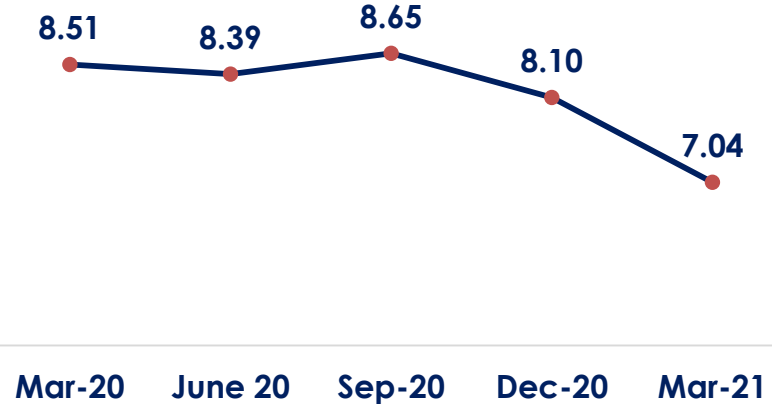


PERFORMANCE RATIOS- QUARTERLY

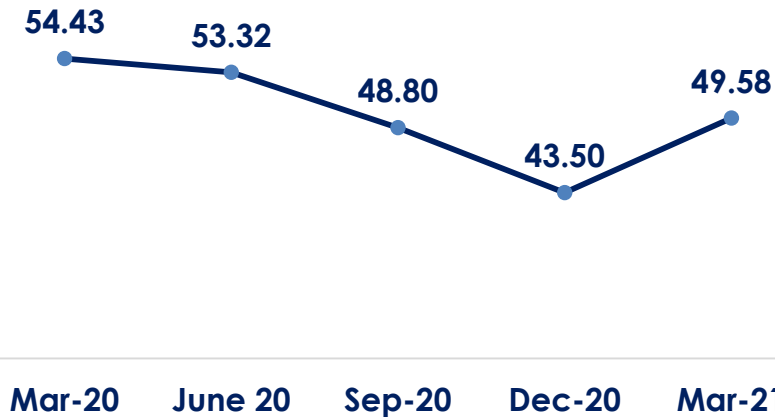
Cost of Deposits



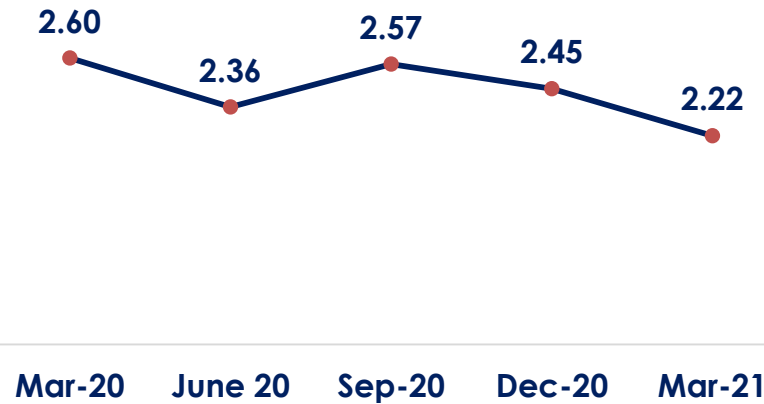
Yield on Advances



Cost to Income



Net Interest Margin



BUSINESS PERFORMANCE & INITIATIVES

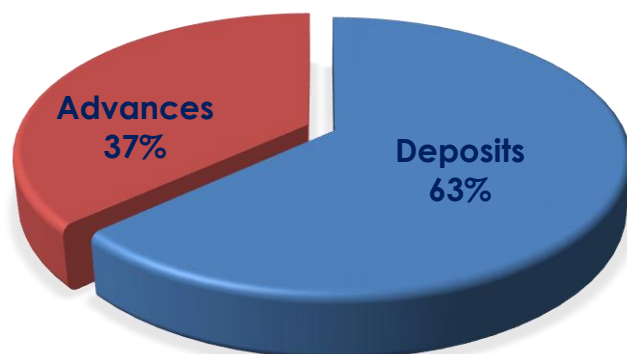
BUSINESS PERFORMANCE- GLOBAL



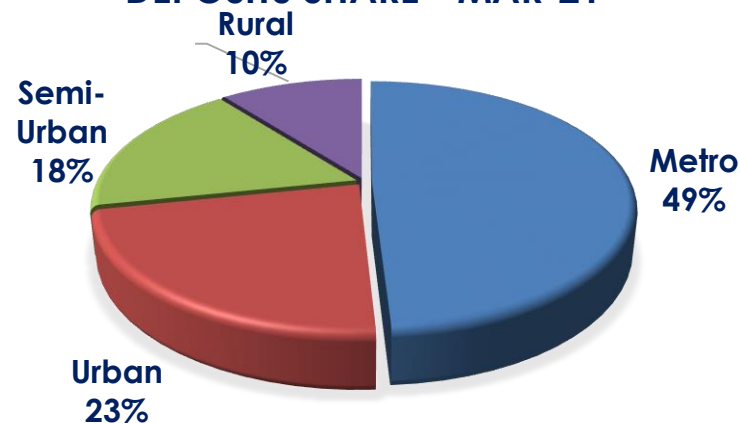
Rs. in Crore

Particulars	Mar-20	Dec-20	Mar-21	Y-o-Y(%)	Q-oQ(%)
CASA	89751	95830	102165	13.83	6.61
a)Retail Term Deposits	112265	124862	126901	13.04	1.63
b)Bulk Deposits	17092	10096	8055	-52.87	-20.21
c)Overseas Term Deposits	3844	3328	3167	-17.62	-4.84
Term Deposits (a+b+c)	133201	138286	138123	3.70	-0.12
Total Deposits	222952	234116	240288	7.78	2.64
Advances	134771	137469	139596	3.58	1.55
Business Mix	357723	371585	379885	6.20	2.23
CASA%	40.26%	40.93%	42.52%	226bps	158bps
CD Ratio%	60.45%	58.72%	58.10%	(235 bps)	(62 bps)

DEPOSITS ADVANCES SHARE MAR-21



DEPOSITS SHARE - MAR-21



DEPOSITS COMPOSITION



Rs. in Crore

IOB

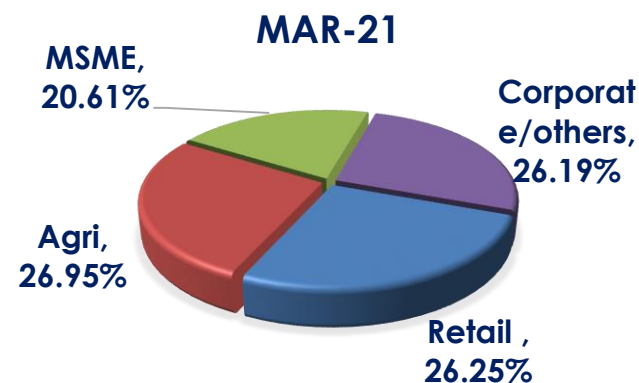
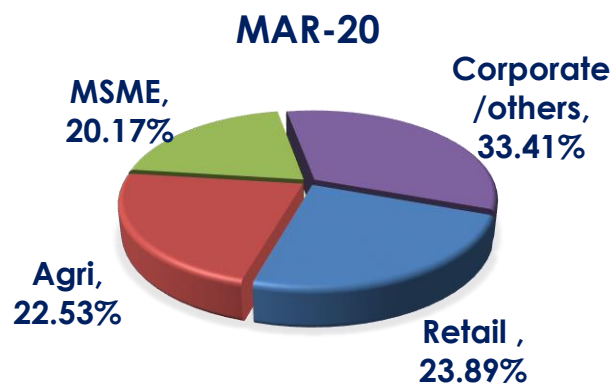
Parameters	Mar-20	Dec-20	Mar-21	Y-o-Y variation		Q-o-Q variation	
				Amount	%	Amount	%
Domestic-Deposits							
Savings Bank	75374	80024	85661	10287	13.65	5638	7.05
Current Account	13297	14808	14927	1630	12.26	119	0.80
CASA	88671	94832	100588	11917	13.44	5757	6.07
Term Deposits (TD)	129357	134958	134956	5600	4.33	-2	0.00
Deposits	218028	229790	235545	17517	8.03	5755	2.50
CASA%	40.67%	41.27%	42.70%	203 bps		144 bps	
Overseas- Deposits							
Savings Bank	197	202	297	100	50.76	95	47.03
Current Account	882	797	1280	397	45.02	483	60.59
CASA	1079	998	1577	497	46.05	578	58.01
Term Deposits	3844	3328	3167	-677	-17.62	-161	-4.84
Global Deposits							
CASA	89751	95830	102165	12414	13.83	6335	6.61
Term Deposits	133201	138286	138123	4922	3.70	-163	-0.12
Deposits	222952	234116	240288	17336	7.78	6172	2.64
CASA%	40.26%	40.93%	42.52%	226 bps		158 bps	

RISK SPREAD- ASSETS



Rs. in Crore

Domestic Share of Advances



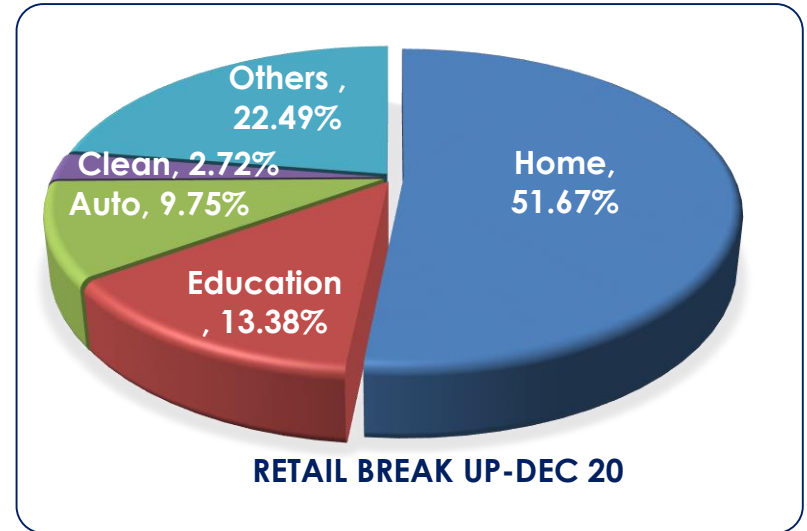
Parameters	Mar-20	Dec-20	Mar-21	Y-o-Y Growth		Q-o-Q Growth	
				Amount	%	Amount	%
Retail	30423	32895	34196	3773	12.40	1301	3.95
Agri	28694	32428	35106	6412	22.35	2678	8.26
MSME	25678	30191	26849	1171	4.56	-3343	-11.07
Corporate/others	42541	33375	34116	-8424	-19.80	741	2.22
Domestic Advances	127336	128889	130267	2931	2.30	1378	1.07
Overseas	7436	8580	9329	1894	25.47	750	8.74
Global Advances	134771	137469	139596	4825	3.58	2128	1.55
RAM to Domestic Adv (%)	66.59%	74.11%	73.81%	722 bps		(30 bps)	
RAM to Global Adv (%)	62.92%	69.48%	68.88%	596 bps		(60 bps)	

RETAIL PERFORMANCE

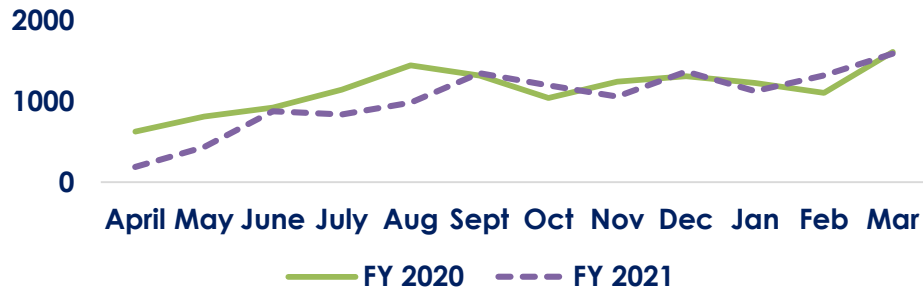


Rs. in Crore

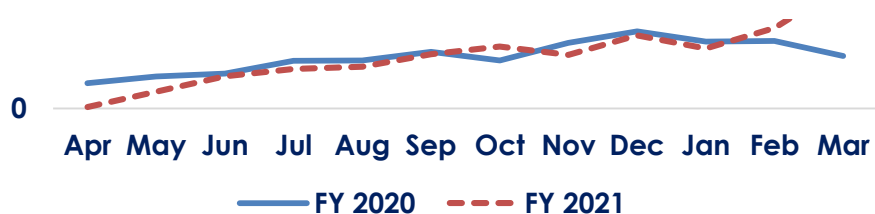
Period	Domestic Advances	Retail Advances	% Share to Domestic Advances
Mar-19	146001	28867	19.77%
Mar-20	127336	30423	23.89%
Mar-21	130267	34196	26.25%



Retail loan Sanctions (in Rs Crore)



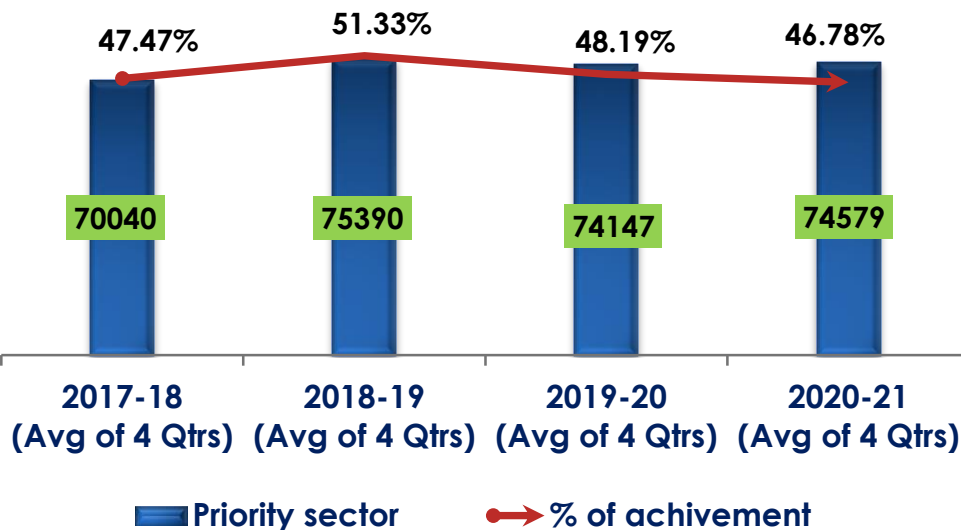
Home loan sanctions (excluding pool buyout) (Rs in Crore)



Retail Scheme	Mar-19	Mar-20	Mar-21
Home	13866	15092	17668
Education	4854	4611	4574
Vehicle	2859	2985	3333
Clean	891	871	929
Others	6398	6864	7692
Total Retail	28867	30423	34196

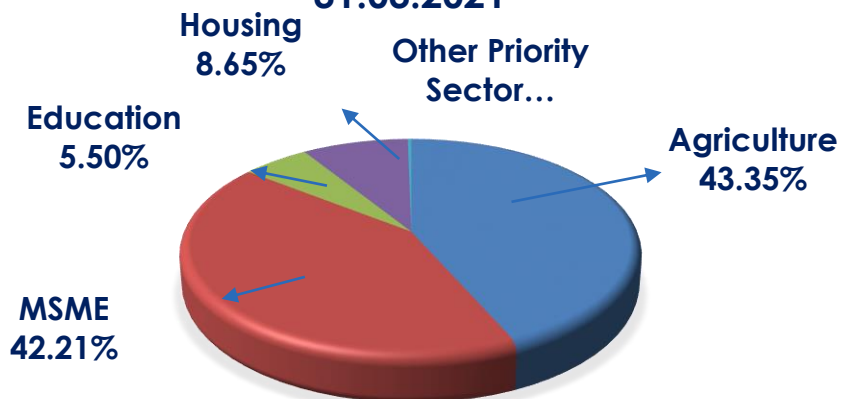
PRIORITY SECTOR ADVANCES - OVERVIEW

Rs. in Crore



Financial Year	Priority sector Achievement	% of achievement
2017-18 (Avg of 4 Qtrs)	70040	47.47%
2018-19 (Avg of 4 Qtrs)	75390	51.33%
2019-20 (Avg of 4 Qtrs)	74147	48.19%
2020-21 (Avg of 4 Qtrs)	74579	46.78%

PRIORITY SECTOR EXPOSURE AS ON 31.03.2021



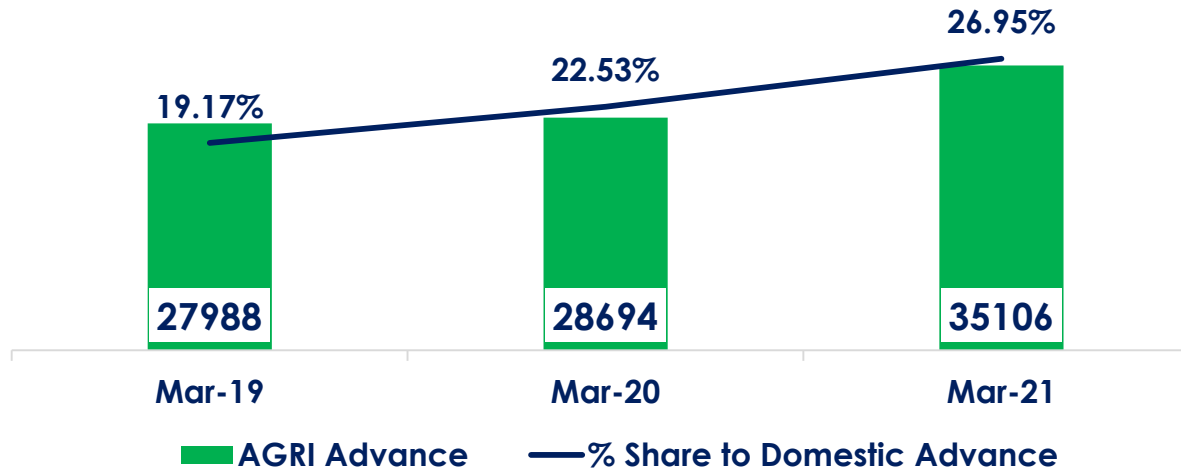
Priority sector exposure	O/s as on 31.03.2021	% Share
Agriculture	33124	43.35%
MSME	32251	42.21%
Education	4204	5.50%
Housing	6610	8.65%
Other Priority Sector	221	0.29%
Total	76409	100.00%

AGRICULTURE ADVANCE PERFORMANCE

Rs. in Crore



Share of Agriculture on Domestic Advances



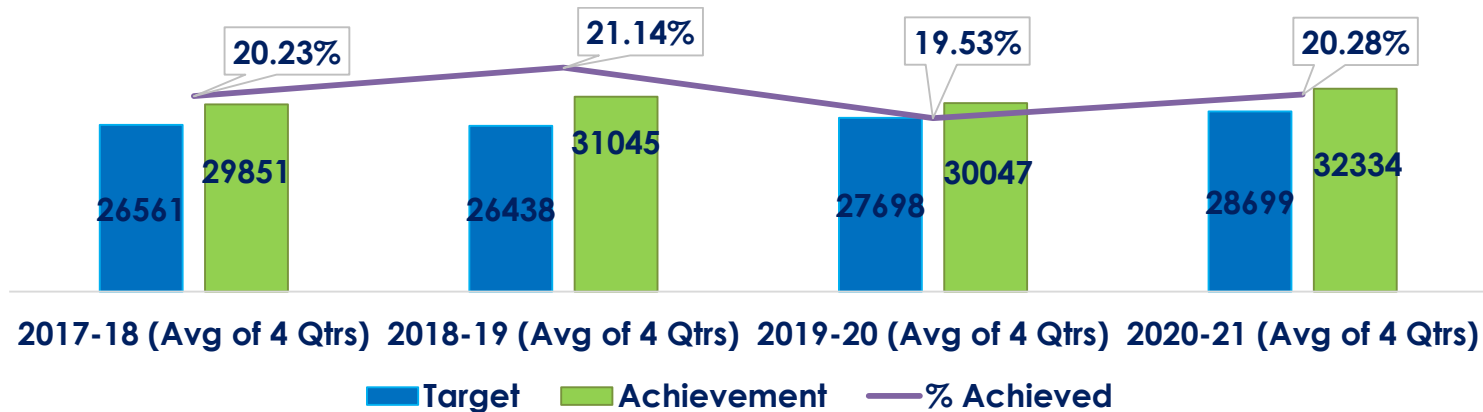
Period	Domestic Advance	AGRI Advance	% Share to Domestic Advance	Agri Advance (Including RIDF & IBPC)
Mar-19	146001	27988	19.17%	31511
Mar-20	127336	28694	22.53%	30220
Mar-21	130267	35106	26.95%	36480

Agriculture advances recorded a **Y-o-Y** growth of **22.34%**

AGRI ADVANCES – PRIORITY SECTOR



Rs. in Crore



Financial Year	ANBC	Target (18% of ANBC)	Achievement	
			Amount	%
2017-18 (Avg of 4 Qtrs)	147560	26561	29851	20.23%
2018-19 (Avg of 4 Qtrs)	146878	26438	31045*	21.14%
2019-20 (Avg of 4 Qtrs)	153880	27698	31107#	20.22%
2020-21 (Avg of 4 Qtrs)	159442	28699	32334**	20.28%

* After netting off PSLC SF/MF Sale of Rs.1500 Crs during FY 18-19

After netting off PSLC SF/MF Sale of Rs.1600 Crs during FY 19-20

** After netting off PSLC SF/MF Sale of Rs.4000 Crs during FY 20-21

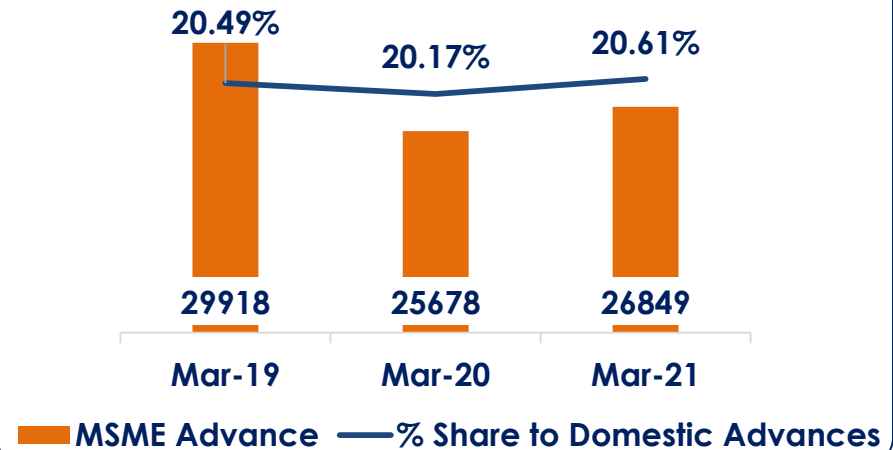
MSME

Rs in Crore

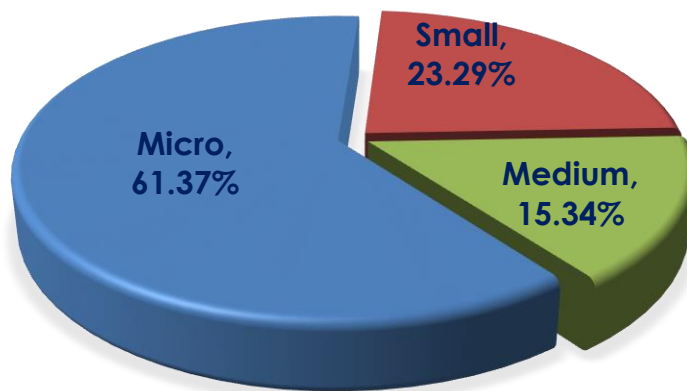


Period	Domestic Advance	MSME Advance	% Share to Domestic Advances
Mar-19	146001	29918	20.49%
Mar-20	127336	25678	20.17%
Mar-21	130267	26849	20.61%

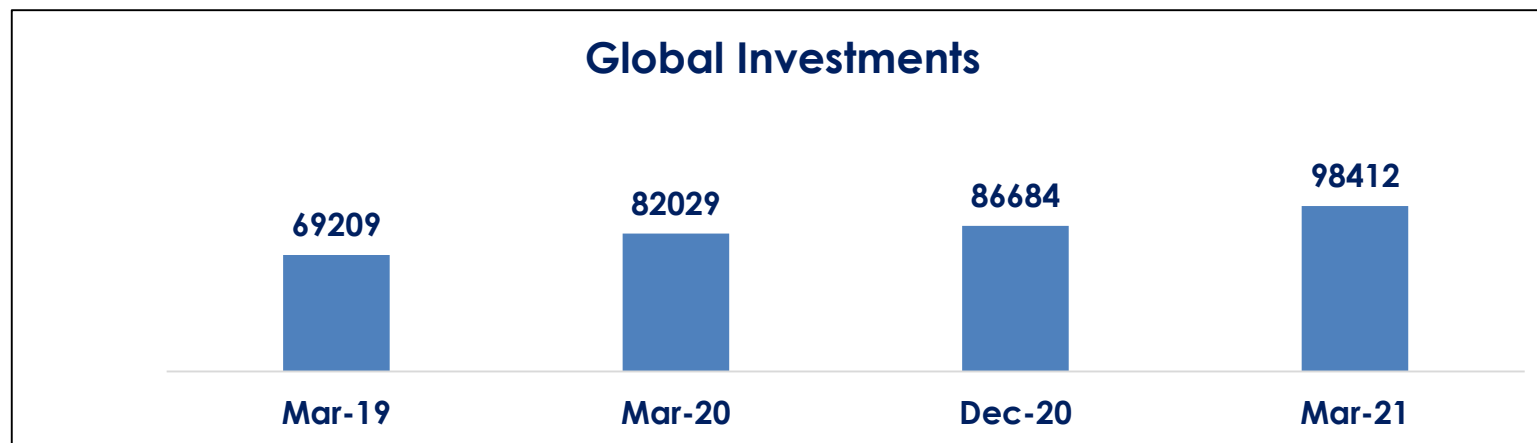
Share of MSME on Domestic Advances



% SHARE OF MSME CREDIT AS ON 31.03.2021



Category	Mar-19	Mar-20	Mar-21
Micro	11976	10507	16477
Small	13926	11737	6253
Medium	4016	3433	4118
Total	29918	25678	26849



Parameters	Mar-19	Mar-20	Dec-20	Mar-21
Domestic Investments	65380	78358	83001	94686
SLR	47858	51162	55562	63421
Non SLR	17522	27196	27439	31265
Held to Maturity	45975	59097	64408	72184
Available for Sale	19345	19261	18593	22502
Held for Trading	60	0	0	0
Investment by Overseas Branches	3829	3671	3683	3726
Global Investments	69209	82029	86684	98412

INITIATIVES DURING THE YEAR



- ✓ Bank has partnered with M/s SBI General Insurance Co and has signed the Corporate Agency Agreement for General Insurance Business.
- ✓ The Bank has partnered with M/s Max Bupa Health Insurance and has signed the Corporate Agency Agreement for Health Insurance Business.
- ✓ Launch of **“IOB TRENDY”** – specifically designed Savings Bank scheme for the Millennial (*age group 21 years to 38 years*).
- ✓ Formation of **Special SHG Credit Cell** for processing SHG loans from nearby Branches. Bank has also launched special SHG lending schemes under COVID-19 relief packages to SHGs.
- ✓ Introduction of **“IOB-Insta Pension(Covid-19 relief)** loan for providing financial assistance to needy pensioners during the difficult time of pandemic outbreak.
- ✓ Introduction of **IOB Home Advantage** housing loan scheme for purchase/construction of flat/house if applicant/Co-applicant already having 2 housing loans with Banks/Fis.

INITIATIVES DURING THE YEAR



- ✓ As a part of digital loan initiatives **Gold Loans & Loan against Deposits** have been digitized.
- ✓ The Bank has launched “**Online Help Desk-ASK US**” initiative for providing learning opportunities to its employees.
- ✓ A new initiative named “**Learning Additional Regional Languages**” introduced by the Bank for improving customer service.

NPA MANAGEMENT

NPA MANAGEMENT

Rs. in Crore



Details	Q4 19-20	Q1 20-21	Q2 20-21	Q3 20-21	Q4 20-21	FY 19-20	FY 20-21
i) Opening Gross NPAs	23734	19913	18291	17660	16753	33398	19913
a. Cash Recoveries	756	150	325	248	490	2664	1213
b. Upgradation	227	45	87	157	166	1247	455
c. Write-Offs	3994	1784	58	252	2524	16407	4618
d. Sale to ARCs	194	0	0	255	168	377	424
e. Other Reductions	0	0	34	21	0	16	55
ii) Total Reductions (a+b+c+d+e)	5171	1979	504	933	3349	20711	6765
iii) a.Fresh Slippages to NPA category	1293	257	292	295	2841	6787	3684
iii) b.Other Debits	57	101	-419	-267	78	438	-508
Closing Gross NPAs (i-ii+iii)	19913	18291	17660	16753	16323	19913	16323
Gross NPA (%)	14.78	13.90	13.04	12.19	11.69	14.78	11.69
Net NPAs (Absolute)	6603	6081	5290	3905	4578	6603	4578
Net NPA (%)	5.44	5.10	4.30	3.13	3.58	5.44	3.58
Provision Coverage Ratio	86.94	87.97	89.36	91.91	90.34	86.94	90.34

SEGMENTAL NPAs



Rs. in Crore

Segmental NPAs	Mar-20		Dec-20		Mar-21	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Retail	793	2.61%	707	2.15	1310	3.83
Agri	2428	8.46%	2029	6.26	2608	7.43
MSME	3257	12.69%	3477	11.52	3272	12.19
Corporate	12206	28.69%	8907	26.69	7614	22.32
Overseas	1228	16.51%	1633	19.03	1519	16.28
Total	19913	14.78%	16753	12.19	16323	11.69

MOVEMENT OF NPA

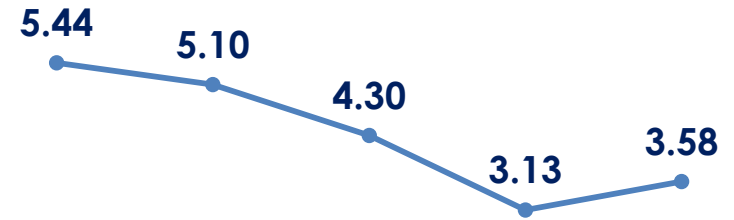


GNPA



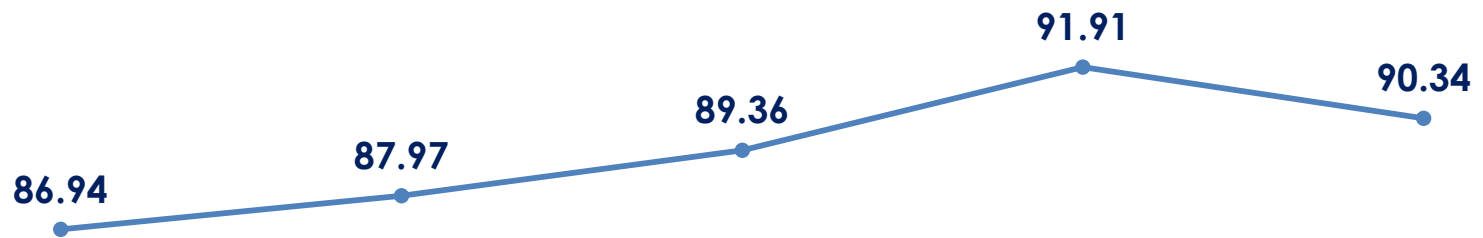
Mar-20 Jun-20 Sep-20 Dec-20 Mar-21

NNPA



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

PCR



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

CAPITAL ADEQUACY

CAPITAL CONSERVATION

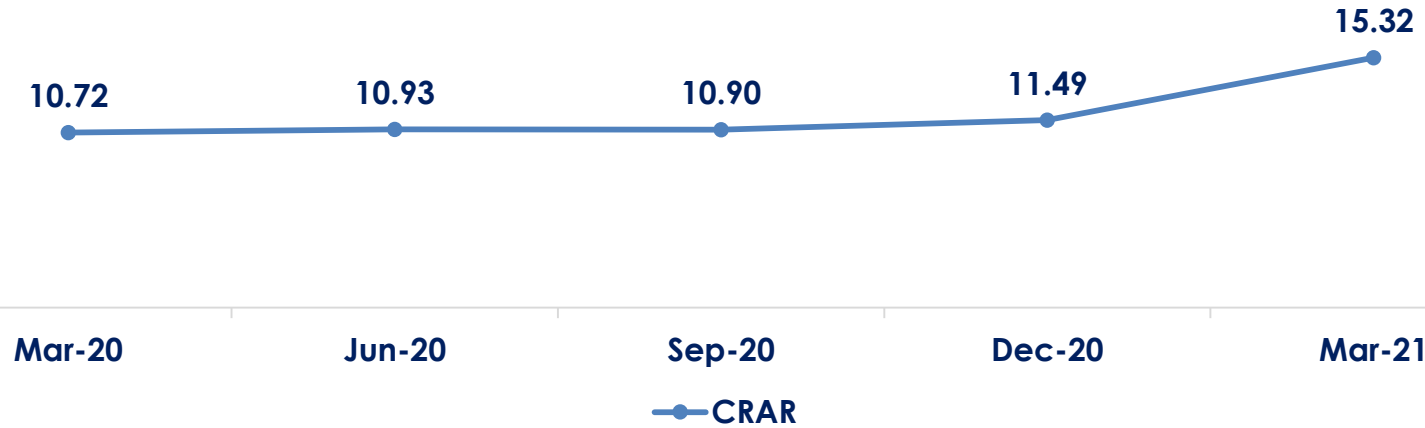
Rs. in Crore



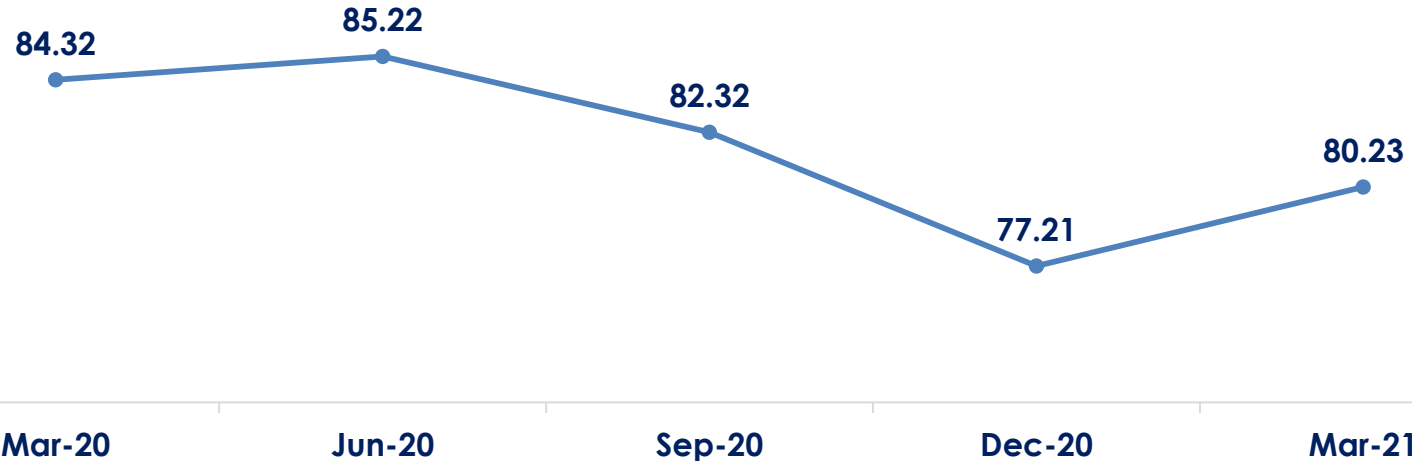
Particulars	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21
Market Risk RWA	12316	14010	15467	12072	13884
Operational Risk RWA	16642	13217	13217	10477	10477
Credit Risk RWA	84680	84889	82831	83594	87644
Total RWA (A)	113638	112115	111515	106143	112005
CET 1	9329	9397	9325	9361	14462
CET 1%	8.21%	8.38%	8.36%	8.82%	12.91%
Tier 1	9329	9397	9325	9361	14462
Tier 1%	8.21%	8.38%	8.36%	8.82%	12.91%
Tier 2	2852	2855	2828	2838	2695
Tier 2%	2.51%	2.55%	2.54%	2.67%	2.41%
Total Capital (B)	12181	12252	12153	12199	17158
CRAR (B/A)	10.72%	10.93%	10.90%	11.49%	15.32%
Total RWA to Advance Ratio	84.32%	85.22%	82.32%	77.21%	80.23%
Credit RWA to Advance Ratio	62.83%	64.52%	61.14%	60.81%	62.78%

MOVEMENT OF RWA & CRAR

CRAR



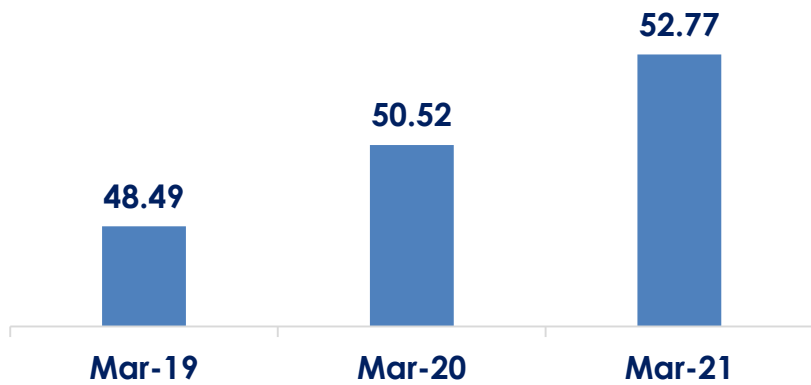
Total RWA to Total Assets Ratio



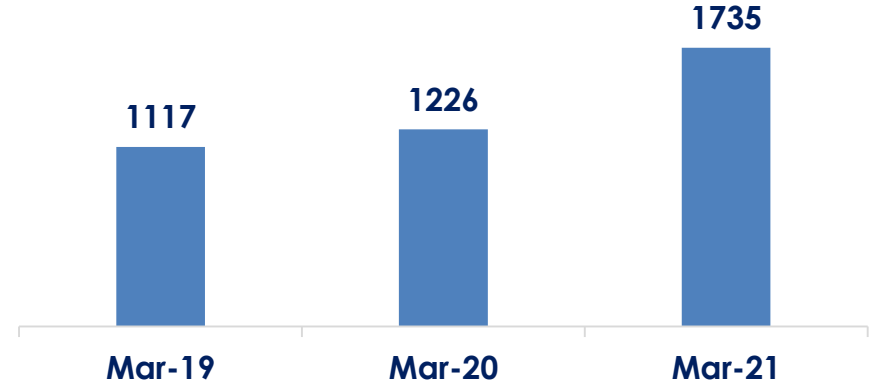
FINANCIAL INCLUSION & CUSTOMER SERVICE

FINANCIAL INCLUSION

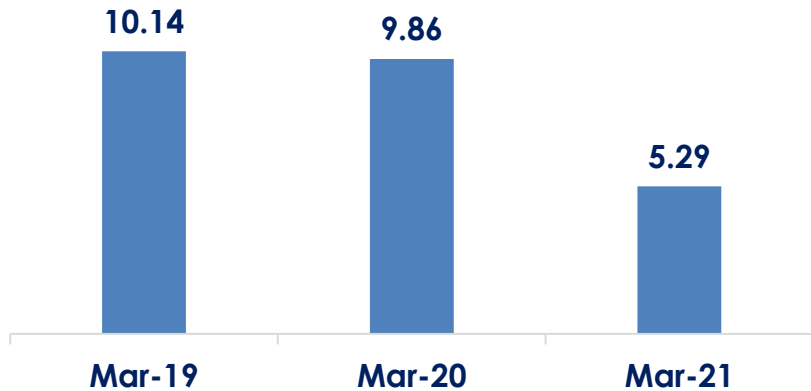
PMJDY Account (Number in Lakhs)



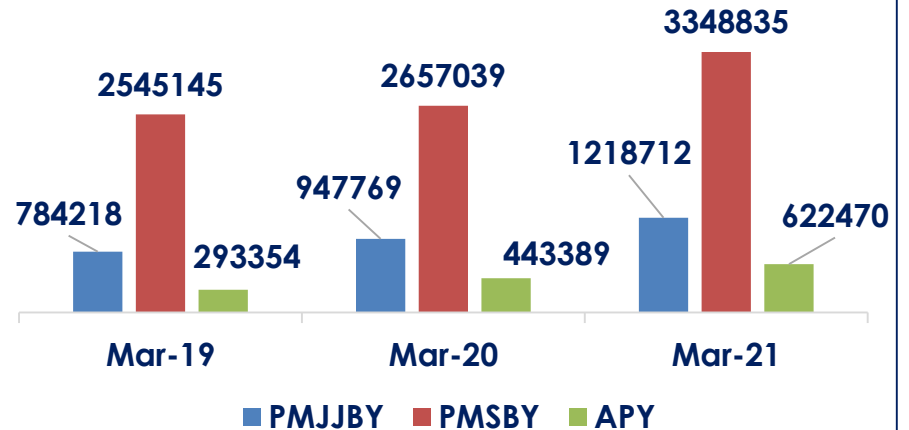
PMJDY Account Balance Rs in Cr



No in Lakhs PMJDY Zero balance Accounts



Jan Suraksha Schemes (in Nos.)





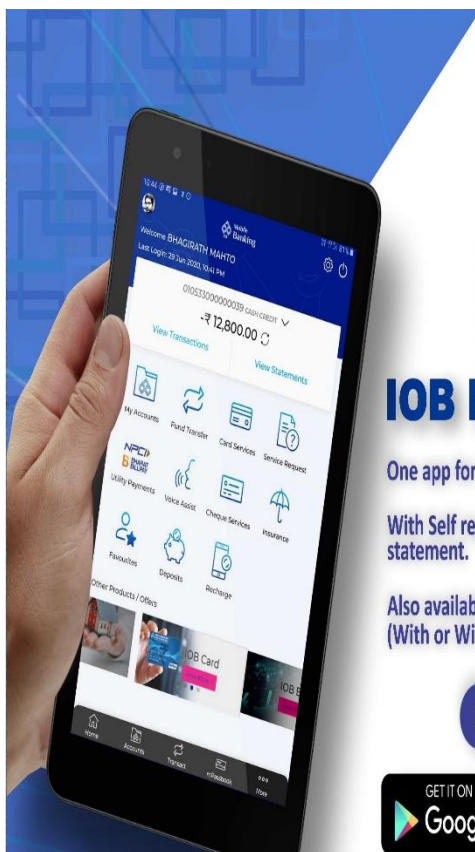
PSB alliance Door Step Banking: Door Step Banking enabled in select 100 centres. Non Financial Transactions started from 09.09.2020. Financial transactions i.e. Cash withdrawal started from 15.10.2020. Cash Deposit facility is under process. Submission of Digital Life certificate through DSB started from 21.11.2020



Phone Banking (IVRS facility through Toll free number 18008904445 & 18004254445)

- IVRS Phase 1 launched in September 2020 & IVRS Phase 2 launched in December 2020

DIGITAL INITIATIVES



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

आपकी प्रगति का सच्चा साथी
Good people to grow with



IOB Mobile App

One app for all banking needs.

With Self registration, mPassbook and Account statement.

Also available for all account view option
(With or Without Fund Transfer)

Download now




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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...

DIGITAL INITIATIVES ACROSS THE SEGMENTS

- Developed end to end digital lending platform for Gold loan and loan against deposit.
- Staff loans are fully digitised and are processed through online mode.

- HRMS & Treasury Solutions are fully in house developed.
- system integration of the General Insurance Products of M/s Universal Sompo General Insurance Co Ltd

- Online System for Processing MSME Loans up to reduce turnaround time.
- Loan Origination is enable for Online processing of PMSVANidhi
- MSME Online Application/ Tracking in corporate website

96% of retail loans in personal segment are processing through REAP.

More than 13% of personal loan segment are sanctioned through LMS (Lead Management System)

On line loan processing and integration for KCC loans.
Online jewel loan application facility

- In-house developed Standardized Public Grievance Redressal system directly accessible by the customers.

BHIM Aadhaar Pay

Both Onus and offus transactions are accepted.

IOB PAY

Targeted to enable Online Payments for different type of merchants with or without merchant web site.

Internet Banking application with 10 regional languages






Mobile Banking with number of 36 lakh registrations with 30,000 average daily transactions

BHIM (NPCI)/ BHIM IOBUPI

Number of registrations 40 lakhs with average daily transactions 15.00 lakhs

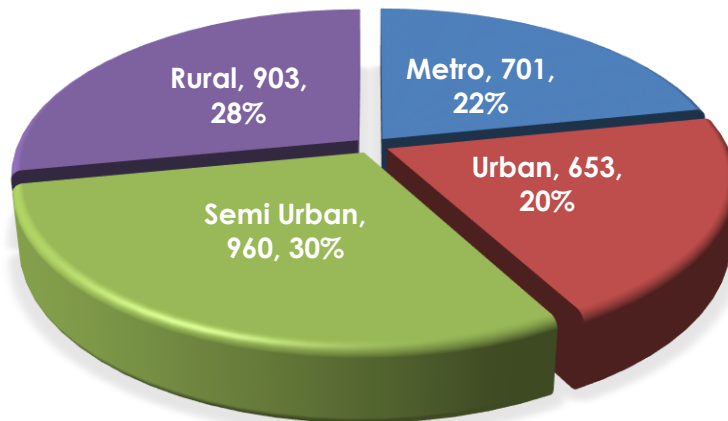
CUSTOMER TOUCH POINTS

Domestic Presence	Mar-19	Mar-20	Mar-21
 Branches	3280	3270	3217
 ATM	3450	3032	3145
 BC	2705	2795	2739

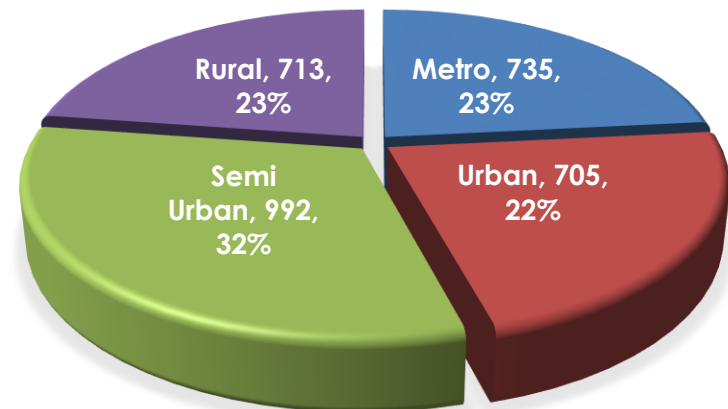
Cost optimization Measures

During the year under review (FY 2020-21), the Bank has merged 53 Branches with other existing branches and closed 7 Zonal Offices and 1 Satellite Office.

MAR-21 BRANCHES









MAR-21 ATM



GLOBAL FOOTPRINTS



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

STRATEGIC INVESTMENTS–JOINT VENTURE

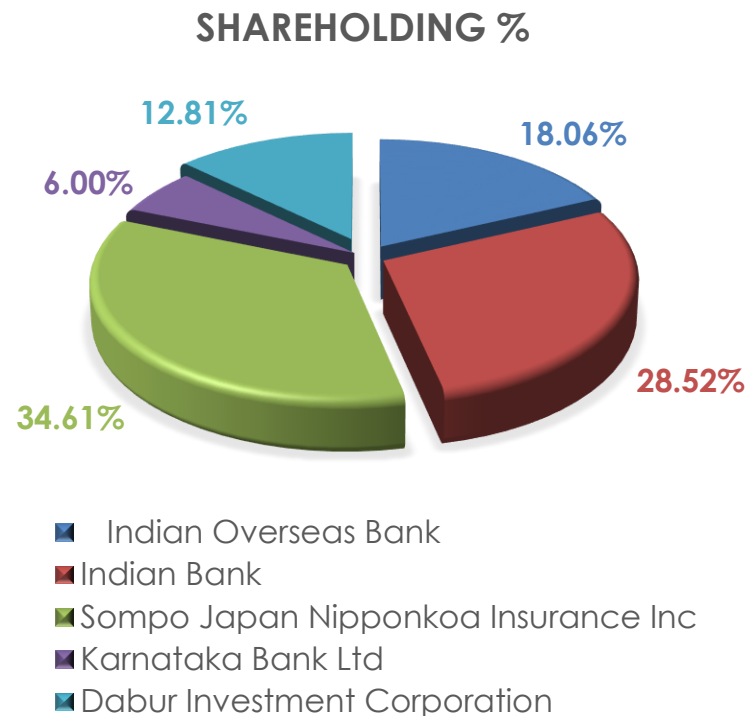
- ✓ Indian Overseas Bank (35%) has a Joint Venture Bank in Malaysia with Bank of Baroda(40%) and Union Bank of India (25%), named “India International Bank (Malaysia) Berhad”

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

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