



इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

PERFORMANCE ANALYSIS

Q1 2021-22

03.08.2021



PERFORMANCE HIGHLIGHTS

FINANCIAL PERFORMANCE

BUSINESS PERFORMANCE

NPA MANAGEMENT

CAPITAL ADEQUACY

FINANCIAL INCLUSION

DIGITAL INITIATIVES

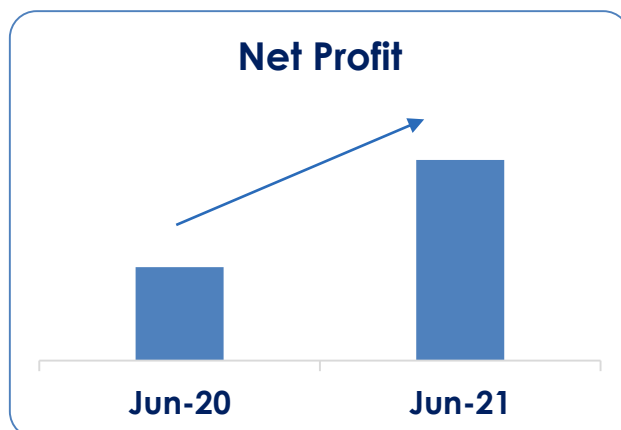
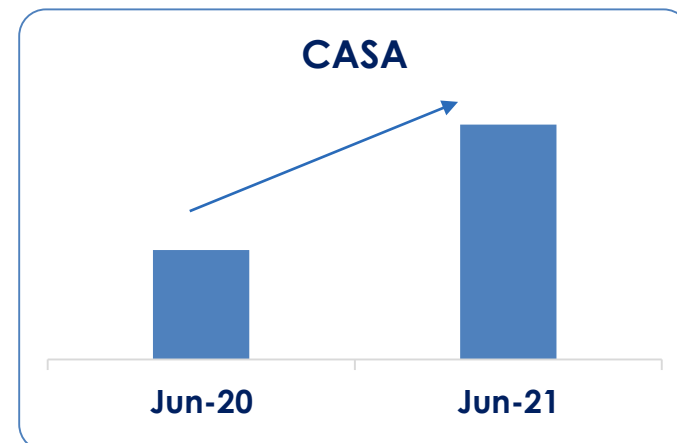
PERFORMANCE HIGHLIGHTS

PERFORMANCE HIGHLIGHTS Q1 2021-22

Rs in Crore



ROBUST RETAIL BUSINESS GROWTH		Jun-20	Jun-21	Y-o-Y(%)
	CASA	92514	101129	9.31
	CASA %	41.02%	41.63%	61bps
	RTD	117011	128818	10.09
	HOME LOAN	15235	17854	17.19
	JEWEL LOAN	19045	28899	51.74



	Jun-20	Jun-21	Y-o-Y(%)	SUSTAINABILITY IN PROFIT
Operating Profit	1094	1202	9.87	
Net Profit	121	327	170.25	
NII	1412	1497	6.00	
NIM	2.36%	2.34%	(2bps)	
Cost to Income Ratio	53.32%	53.57%	25 bps	

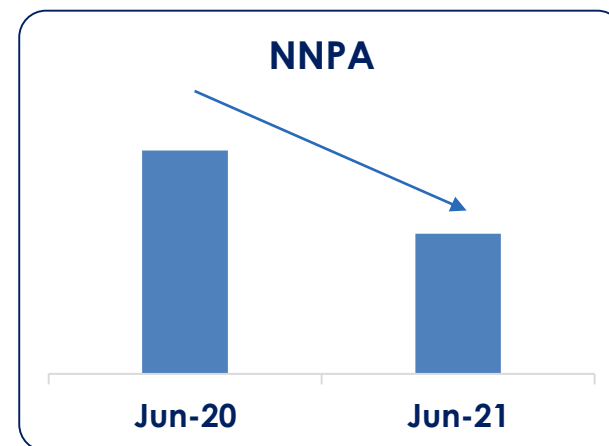
PERFORMANCE HIGHLIGHTS Q1 2021-22



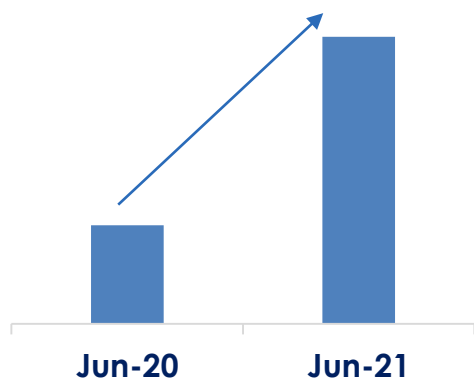
Rs in Crore

IMPROVING ASSET QUALITY

	Jun-20	Jun-21	Y-o-Y(%)
Gross NPA	18291	15952	-12.79
Net NPA	6081	3998	-34.25
GNPA%	13.90%	11.48%	(242 bps)
NNPA%	5.10%	3.15%	(195 bps)



Return on Equity



	Jun-20	Jun-21	Y-o-Y(%)
PCR	87.97%	91.56%	359 bps
CRAR	10.93%	15.48%	455bps
ROA	0.18%	0.46%	28bps
ROE	8.18%	14.57%	639bps

STRENGTHENING FINANCIAL INDICATORS

FINANCIAL PERFORMANCE

FINANCIALS- AT A GLANCE



Rs. in Crore

Particulars	Quarter			Growth %	
	Q1 20-21	Q4 20-21	Q1 21-22	Y-o-Y	Q-o-Q
Interest Income	4302	4057	4063	-5.56	0.15
Interest Expenses	2890	2654	2567	-11.18	-3.28
Net Interest Income	1412	1403	1496	5.95	6.63
Non Interest Income	932	2016	1092	17.17	-45.83
Operating Income	2344	3419	2588	10.41	-24.31
Operating Expenses	1250	1695	1386	10.88	-18.23
Operating Profit	1094	1724	1202	9.87	-30.28
Total Provisions	973	1374	875	-10.07	-36.32
Net Profit/Loss	121	350	327	170.94	-6.57

TOTAL INCOME



Rs. in Crore

IOB

Particulars	Quarter			Growth %	
	Q1 20-21	Q4 20-21	Q1 21-22	Y-o-Y	Q-o-Q
Interest on Loans	2782	2446	2614	-6.04	6.87
Interest on Investment	1422	1439	1403	-1.34	-2.50
Other Interest Income	98	172	46	-53.05	-73.31
Total Interest Income	4302	4057	4063	-5.56	0.15
Exchange & Commission	166	285	209	25.90	-26.67
Profit on Sale of Investment	518	206	291	-43.82	41.26
Profit on Exchange	151	180	235	55.63	30.56
All other Income	97	1345	357	268.04	-73.46
Total Non Interest Income	932	2016	1092	17.17	-45.83
Total Income	5234	6073	5155	-1.50	-15.12

TOTAL EXPENSES



Rs. in Crore IOB

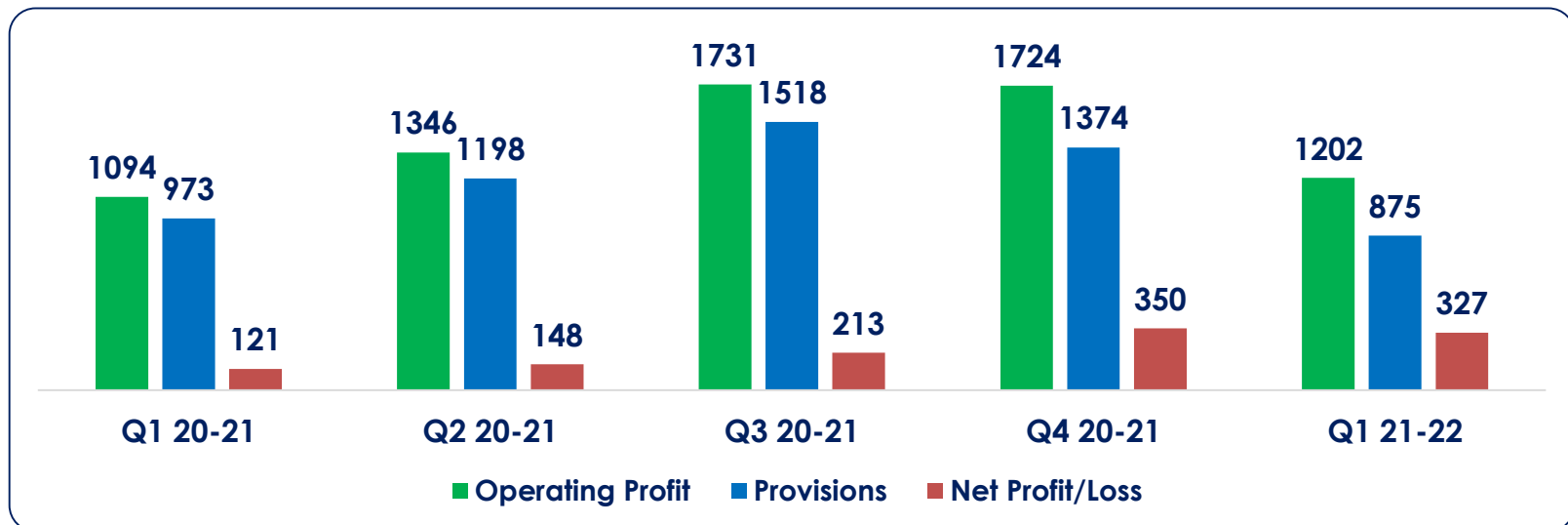
Particulars	Quarter			Growth %	
	Q1 20-21	Q4 20-21	Q1 21-22	Y-o-Y	Q-o-Q
Interest on Deposits	2776	2604	2520	-9.22	-3.23
Interest on Borrowings	114	51	47	-58.77	-7.84
Other Interest paid	0	0	0	-	-
Total Interest Expenses	2890	2654	2567	-11.18	-3.28
Staff Expenses	884	1166	939	6.22	-19.47
Other Expenses	366	529	447	22.13	-15.50
Operating Expenses	1250	1695	1386	10.88	-18.23
Total Expenses	4139	4349	3953	-4.49	-9.11

PROVISIONS & PROFIT



Rs. in Crore IOB

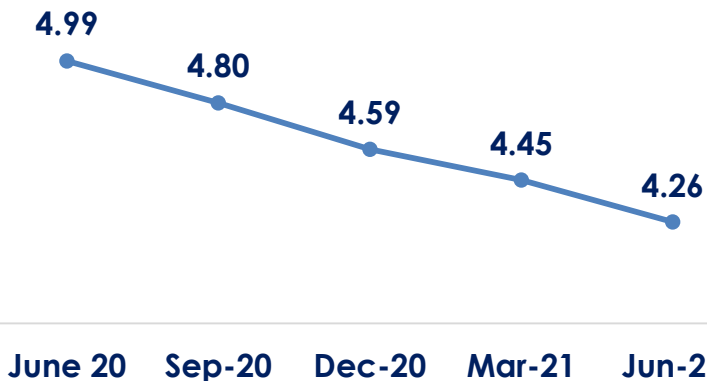
Particulars	Quarter			Growth %	
	Q1 20-21	Q4 20-21	Q1 21-22	Y-o-Y	Q-o-Q
Operating Profit	1094	1724	1202	9.87	-30.28
Provisions	973	1374	875	-10.07	-36.32
of which NPA Provisions	711	1597	1010	42.05	-36.76
Other Provisions	262	-223	-135	-151.53	-39.46
Net Profit/Loss	121	350	327	170.25	-6.57



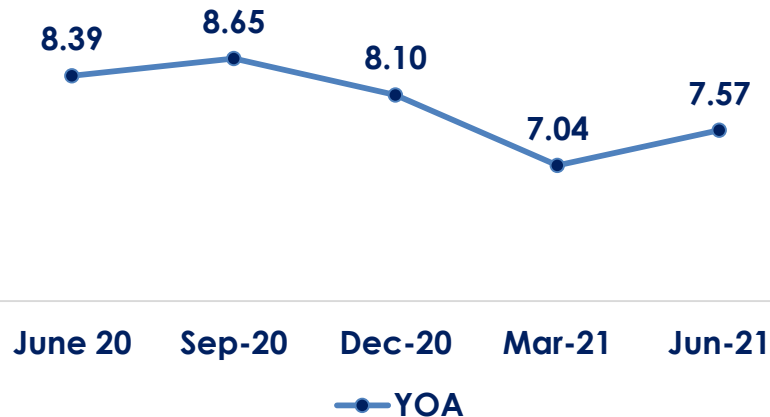
PERFORMANCE RATIOS- QUARTERLY



Cost of Deposits



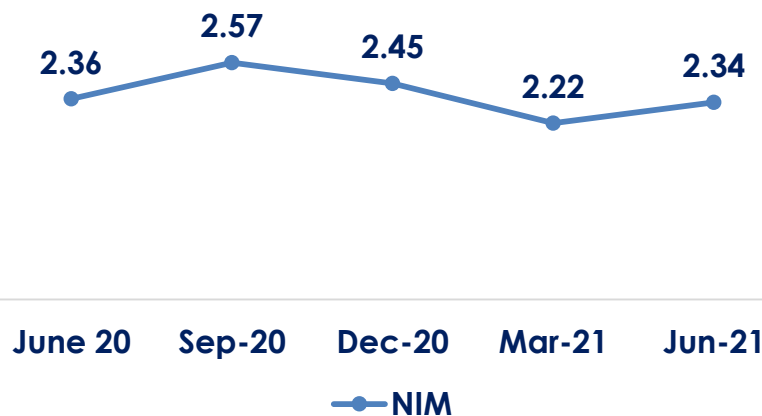
Yield on Advances



Return On Assets



Net Interest Margin



BUSINESS PERFORMANCE

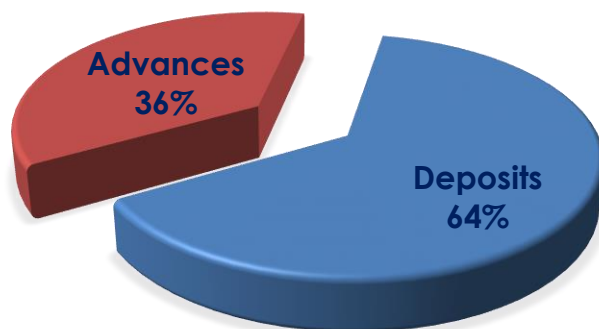
BUSINESS PERFORMANCE- GLOBAL

Rs. in Crore

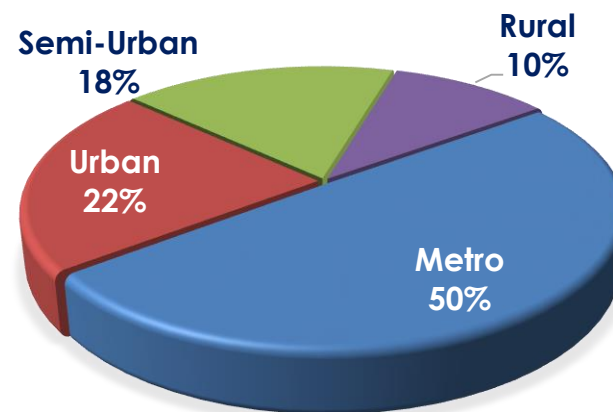


Particulars	Jun-20	Mar-21	Jun-21	Y-o-Y(%)	Q-o-Q(%)
CASA	92514	102165	101129	9.31	-1.01
a)Retail Term Deposits	117011	126901	128818	10.09	1.51
b)Bulk Deposits	12665	8055	9976	-21.23	23.84
c)Overseas Term Deposits	3356	3167	3017	-10.08	-4.72
Term Deposits (a+b+c)	133032	138123	141812	6.60	2.67
Total Deposits	225546	240288	242941	7.7	1.1
Advances	131565	139596	138944	5.61	-0.47
Business Mix	357110	379885	381885	6.94	0.53
CASA%	41.02%	42.52%	41.63%	61bps	(89bps)
CD Ratio%	58.33%	58.10%	57.19%	(114bps)	(90bps)

DEPOSITS ADVANCES SHARE JUNE-21



DEPOSITS SHARE - JUNE-21



DEPOSITS COMPOSITION



Rs. in Crore

IOB

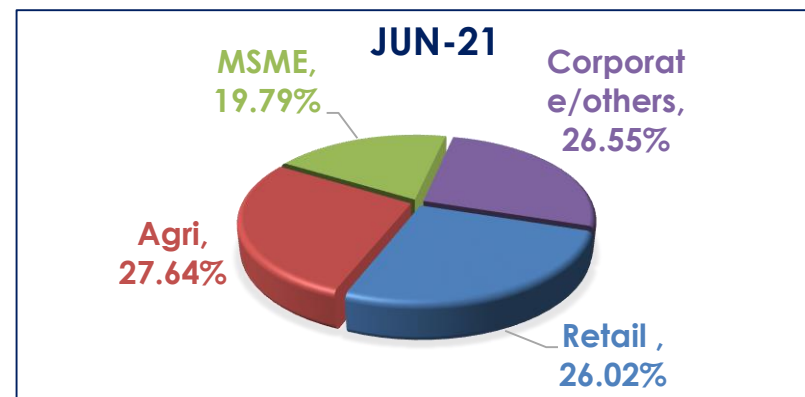
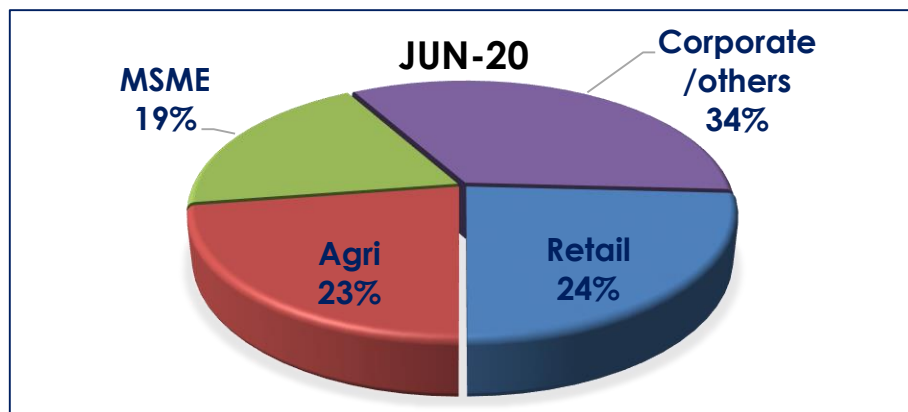
Parameters	Jun-20	Mar-21	Jun-21	Y-o-Y variation		Q-o-Q variation	
				Amount	%	Amount	%
Domestic-Deposits							
Savings Bank	78105	85661	86597	8492	10.9	935	1.1
Current Account	13420	14927	13356	-64	-0.5	-1571	-10.5
CASA	91525	100588	99953	8428	9.2	-635	-0.6
Term Deposits (TD)	129676	134956	138794	9118	7.0	3838	2.8
Deposits	221201	235545	238747	17546	7.9	3203	1.4
CASA%	41.38%	42.70%	41.87%	49 bps		(84 bps)	
Overseas- Deposits							
Savings Bank	238	297	221	-16	-6.8	-75	-25.4
Current Account	751	1280	955	203	27.1	-325	-25.4
CASA	989	1577	1176	187	19	-400	-25
Term Deposits	3356	3167	3017	-338	-10.1	-150	-4.7
Global Deposits							
CASA	92514	102165	101129	8615	9.3	-1036	-1.0
Term Deposits	133032	138123	141812	8780	6.6	3688	2.7
Deposits	225546	240288	242941	17395	7.7	2653	1.1
CASA%	41.02%	42.52%	41.63%	61 bps		(89bps)	

RISK SPREAD- ASSETS



Rs. in Crore

Domestic Share of Advances



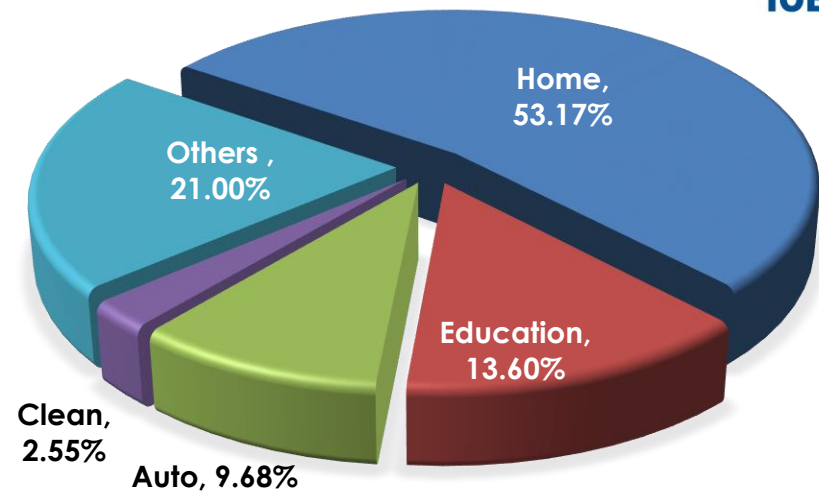
Parameters	Jun-20	Mar-21	Jun-21	Y-o-Y Growth		Q-o-Q Growth	
				Amount	%	Amount	%
Retail	29842	34196	33577	3735	12.52	-619	-1.81
Agri	27930	35106	35673	7743	27.72	567	1.62
MSME	23799	26849	25545	1746	7.34	-1304	-4.86
Corporate/others	41971	34116	34258	-7713	-18.38	142	0.42
Domestic Advances	123542	130267	129053	5511	4.46	-1214	-0.93
Overseas	8023	9329	9891	1868	23.28	562	6.02
Global Advances	131565	139596	138944	7379	5.61	-652	-0.47
RAM to Domestic Adv (%)	66.03%	73.81%	73.45%	742bps		(36bps)	

RETAIL PERFORMANCE

Rs. in Crore

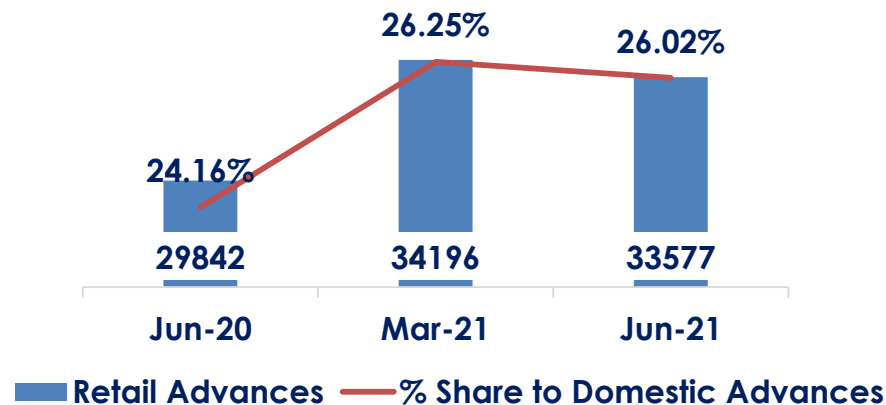


Period	Domestic Advances	Retail Advances	% Share to Domestic Advances
Jun-20	123542	29842	24.16%
Mar-21	130267	34196	26.25%
Jun-21	129053	33577	26.02%



RETAIL BREAK UP - Jun-21

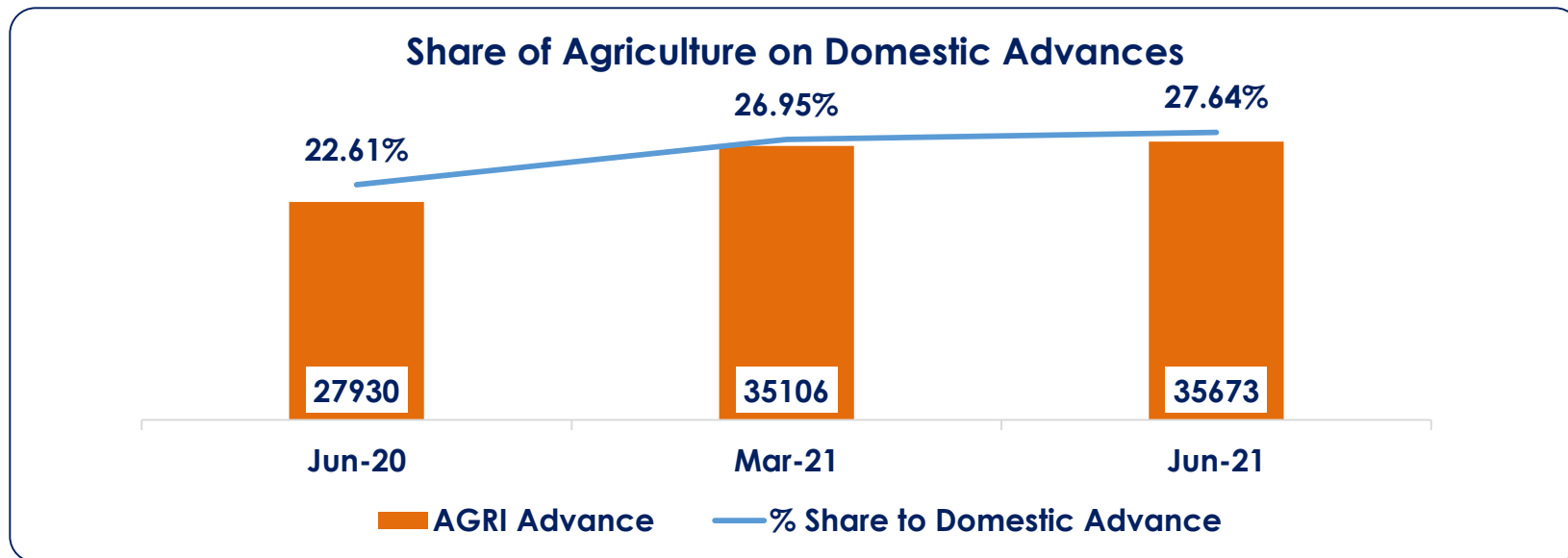
Share of Retail Advances to Domestic Advances



Retail Scheme	Jun-20	Mar-21	Jun-21
Home	15125	17668	17854
Education	4531	4574	4568
Vehicle	2964	3333	3249
Clean	871	929	855
Others	6351	7692	7050
Total Retail	29842	34196	33577

AGRICULTURE ADVANCE PERFORMANCE

Rs. in Crore



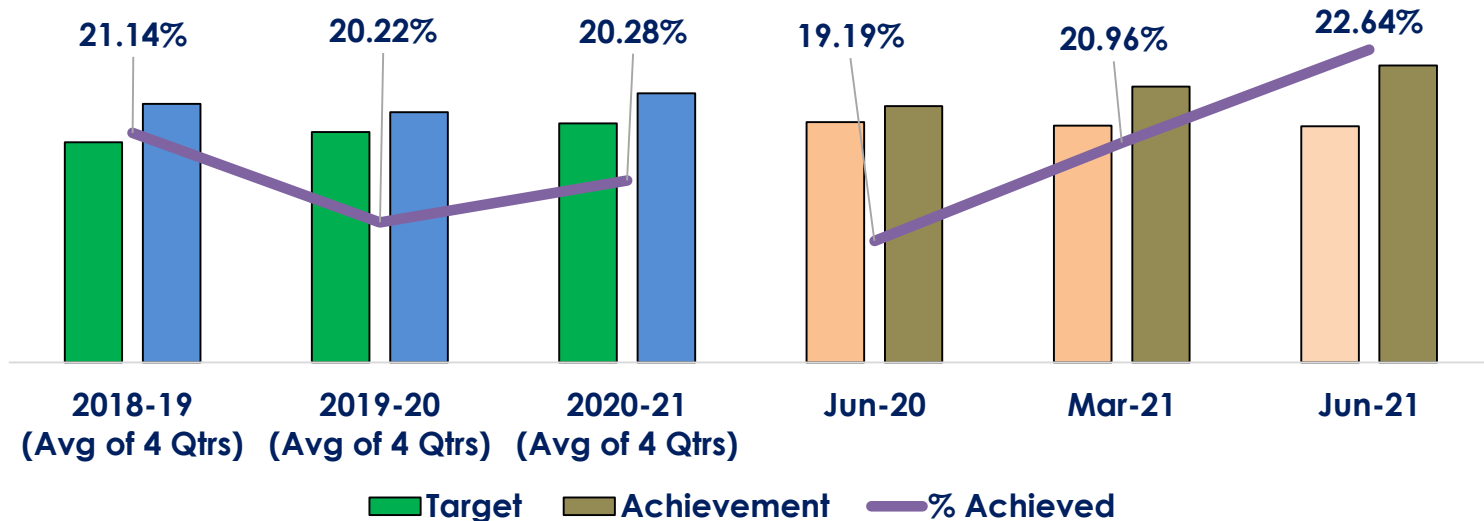
Period	Domestic Advance	AGRI Advance	% Share to Domestic Advance	Agri Advance (Including RIDF & IBPC)
Jun-20	123542	27930	22.61%	29398
Mar-21	130267	35106	26.95%	36480
Jun-21	129053	35673	27.64%	36971

Agriculture advances recorded a **Y-o-Y** growth of **27.72%**

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	31107#	20.22%
2020-21 (Avg of 4 Qtrs)	159442	28699	32334**	20.28%
June 2021	157524	28354	35660^	22.64%

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

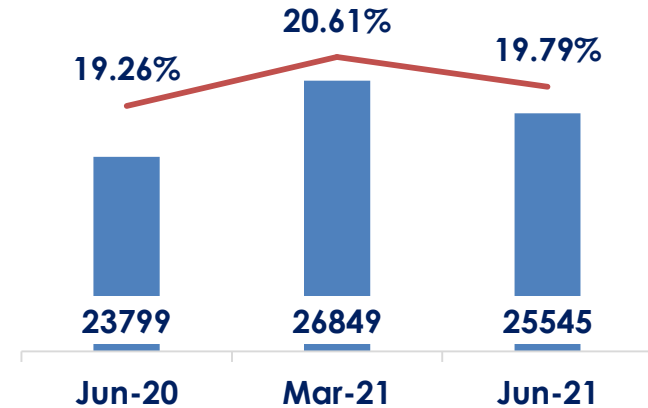
After netting off PSLC SF/MF Sale of Rs.1600 Crs during FY 19-20

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

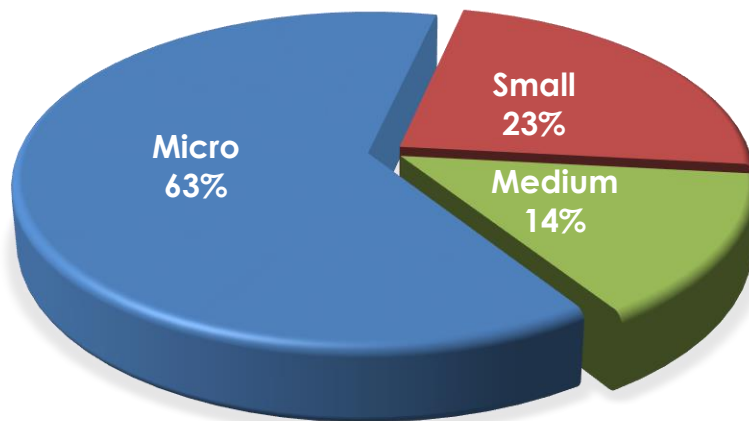
^ After netting off PSLC SF/MF Sale of Rs. 2000 Crs during Q1 FY 21-22

Period	Domestic Advance	MSME Advance	% Share to Domestic Advances
Jun-20	123542	23799	19.26%
Mar-21	130267	26849	20.61%
Jun-21	129053	25545	19.79%

MSME Advances share to Domestic Advances



% SHARE OF MSME CREDIT AS ON 30.06.2021



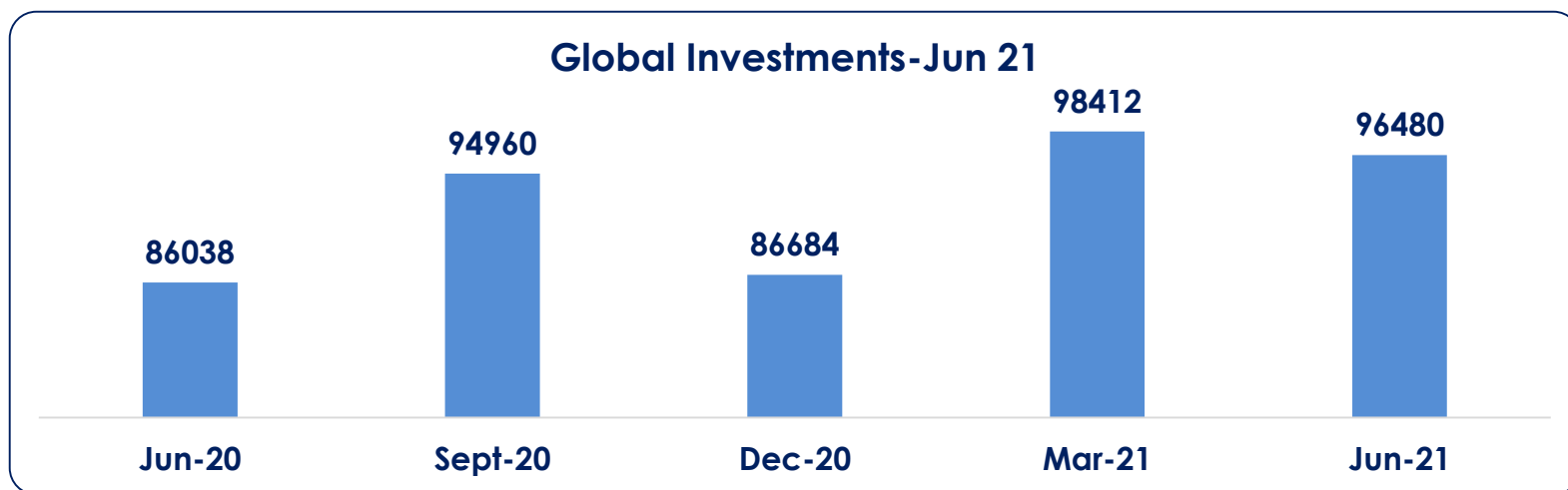
Category	Jun-20	Mar-21	Jun-21
Micro	10339	16477	16007
Small	10679	6253	5925
Medium	2781	4118	3613
Total	23799	26849	25545

INVESTMENTS

Rs. in Crore



Global Investments-Jun 21



Parameters	Jun-20	Sept-20	Dec-20	Mar-21	Jun-21
Domestic Investments	82528	91497	83001	94686	92580
SLR	54485	63932	55562	63421	61669
Non SLR	28043	27565	27439	31265	30911
Held to Maturity	60470	64038	64408	72184	73897
Available for Sale	21950	26284	18593	22502	18683
Held for Trading	108	1175	0	0	0
Investment by Overseas Branches	3510	3463	3683	3726	3901
Global Investments	86038	94960	86684	98412	96480

NPA MANAGEMENT

NPA MANAGEMENT

Rs. in Crore



Details	Q1 20-21	Q2 20-21	Q3 20-21	Q4 20-21	Q1 21-22
i) Opening Gross NPAs	19913	18291	17660	16753	16323
a. Cash Recoveries	150	325	248	490	412
b. Upgradation	45	87	157	166	356
c. Write-Offs	1784	58	252	2524	793
d. Sale to ARCs	0	0	255	168	23
e. Other Reductions	0	34	21	0	31
ii) Total Reductions (a+b+c+d+e)	1979	504	933	3349	1616
iii) a.Fresh Slippages to NPA category	257	292	295	2841	1159
iii) b.Other Debits	101	-419	-267	78	86
Closing Gross NPAs (i-ii+iii)	18291	17660	16753	16323	15952
Gross NPA (%)	13.90	13.04	12.19	11.69	11.48
Net NPAs (Absolute)	6081	5290	3905	4578	3998
Net NPA (%)	5.10	4.30	3.13	3.58	3.15
Provision Coverage Ratio	87.97	89.36	91.91	90.34	91.56

SEGMENTAL NPAs

Rs. in Crore

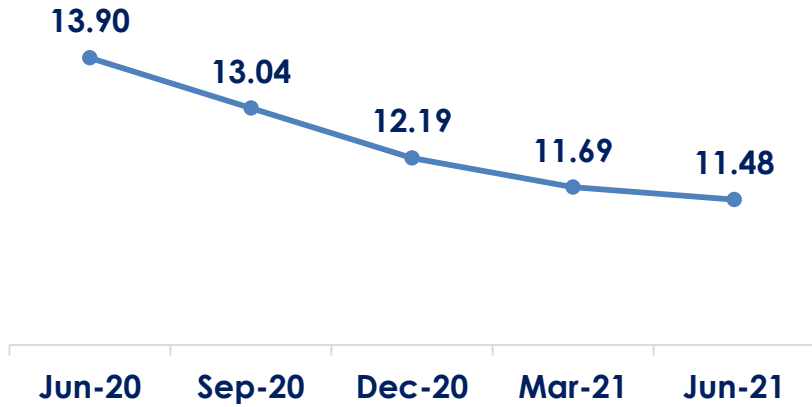


Segmental NPAs	Jun-20		Mar-21		Jun-21	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Retail	763	2.56	1321	3.86	1515	4.51
Agri	2273	8.14	2608	7.43	2630	7.37
MSME	2611	10.97	3273	12.19	3519	13.78
Corporate	11294	26.91	7601	22.28	6715	19.60
Overseas	1350	16.83	1519	16.28	1573	15.90
Total	18291	13.90	16323	11.69	15952	11.48

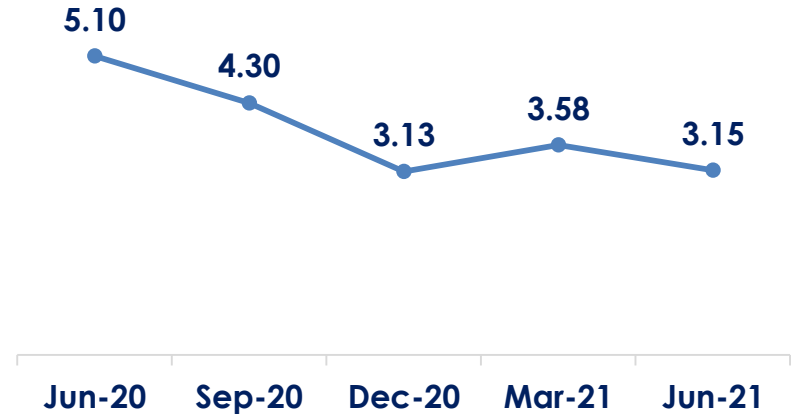
MOVEMENT OF NPA



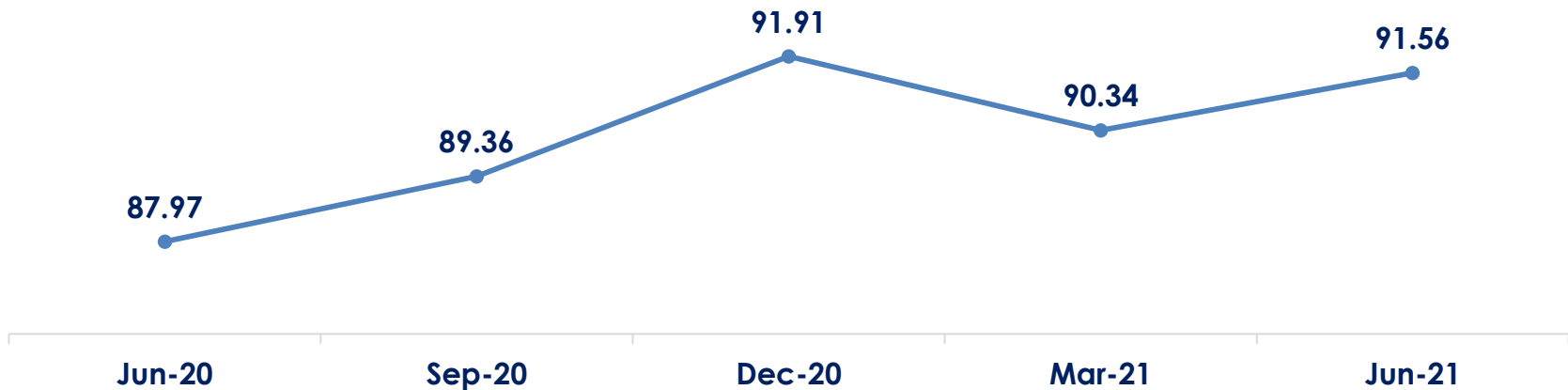
GNPA



NNPA



PCR



CAPITAL ADEQUACY

CAPITAL CONSERVATION

Rs. in Crore

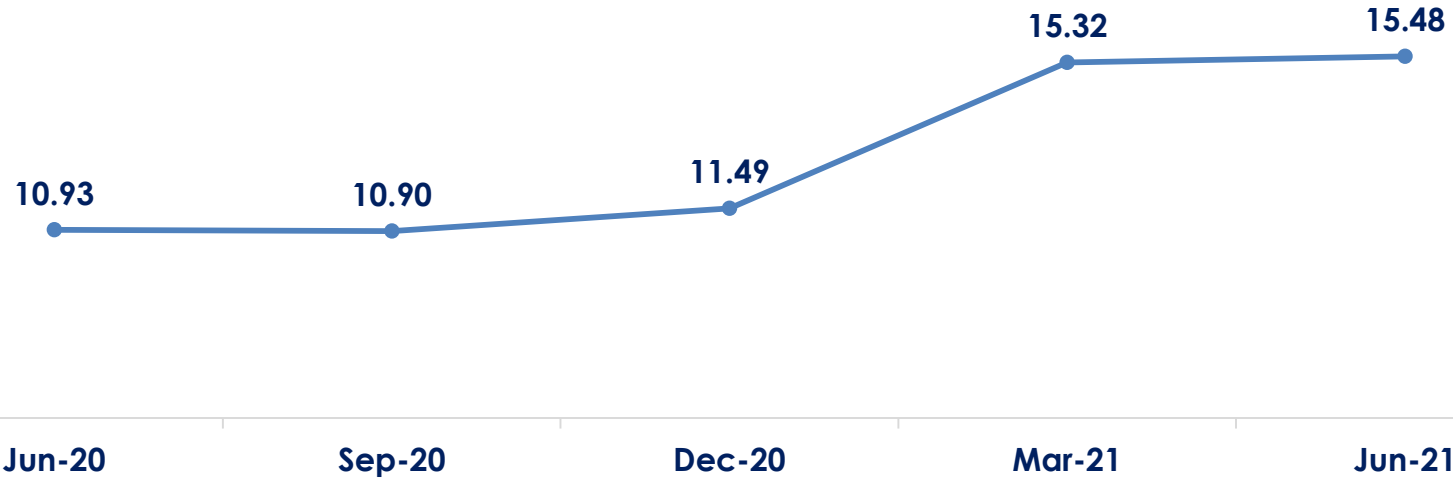


Particulars	Jun-20	Sep-20	Dec-20	Mar-21	Jun-21
Market Risk RWA	14010	15467	12072	13884	12325
Operational Risk RWA	13217	13217	10477	10477	13402
Credit Risk RWA	84889	82831	83594	87644	87376
Total RWA (A)	112115	111515	106143	112005	113104
CET 1	9397	9325	9361	14462	14662
CET 1%	8.38%	8.36%	8.82%	12.91%	12.96%
Tier 1	9397	9325	9361	14462	14662
Tier 1%	8.38%	8.36%	8.82%	12.91%	12.96%
Tier 2	2855	2828	2838	2695	2842
Tier 2%	2.55%	2.54%	2.67%	2.41%	2.51%
Total Capital (B)	12252	12153	12199	17158	17504
CRAR (B/A)	10.93%	10.90%	11.49%	15.32%	15.48%
Total RWA to Advance Ratio	85.22%	82.32%	77.21%	80.23%	81.40%
Credit RWA to Advance Ratio	64.52%	61.14%	60.81%	62.78%	62.89%

MOVEMENT OF RWA & CRAR



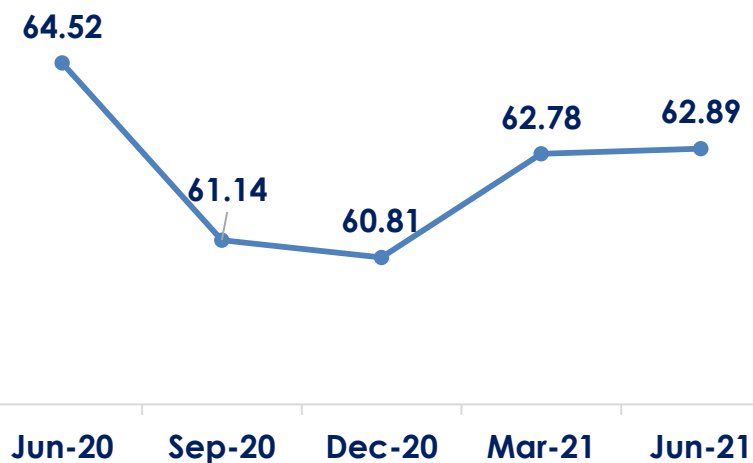
CRAR



Total RWA to Total Assets Ratio



Credit RWA to Advance Ratio

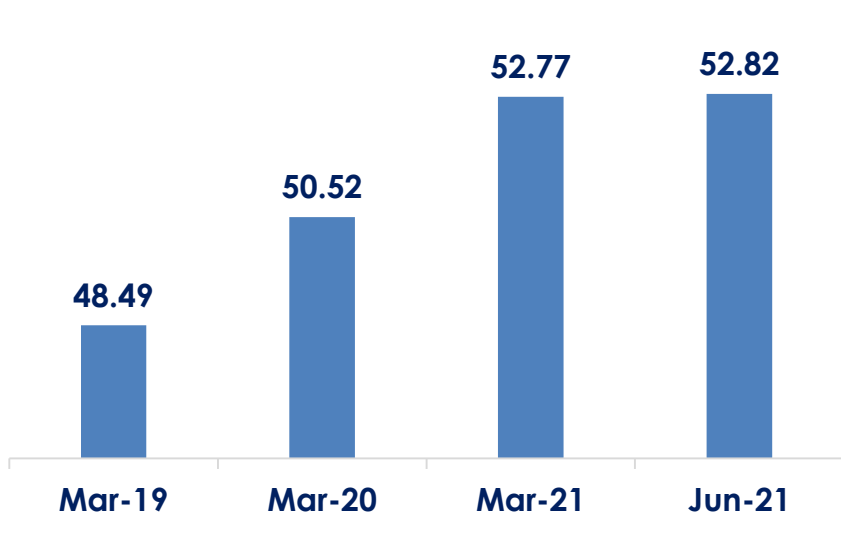


FINANCIAL INCLUSION

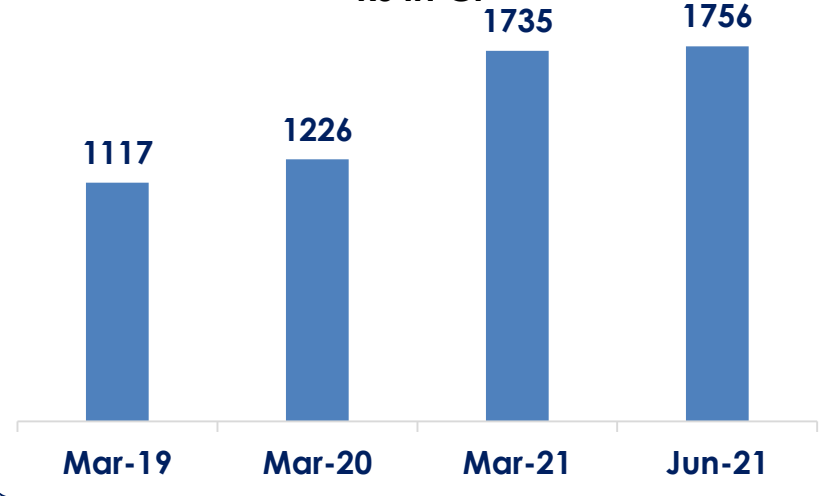
FINANCIAL INCLUSION



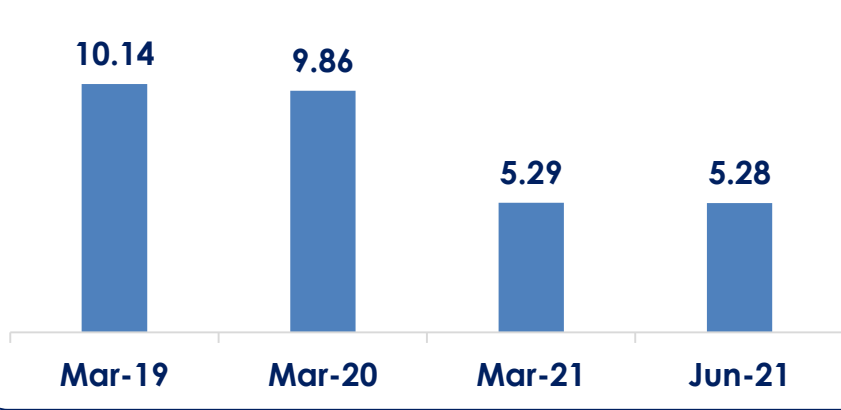
PMJDY Account (Number in Lakhs)



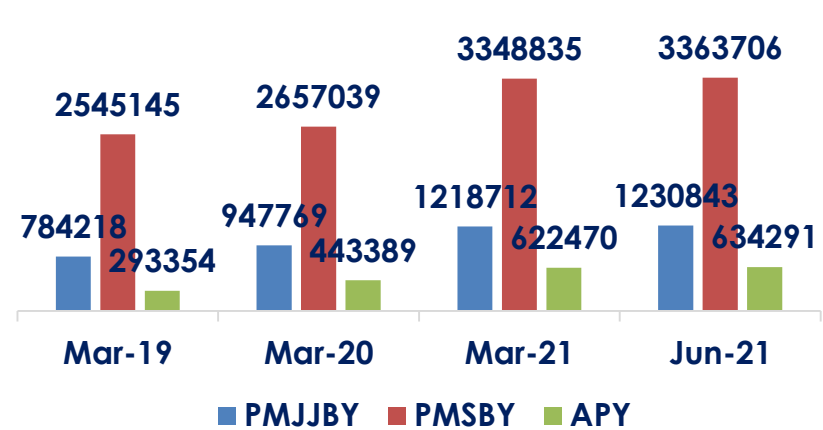
PMJDY Account Balance Rs in Cr



No in Lakhs PMJDY Zero balance Accounts



Jan Suraksha Schemes (in Nos.)



DIGITAL INITIATIVES



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

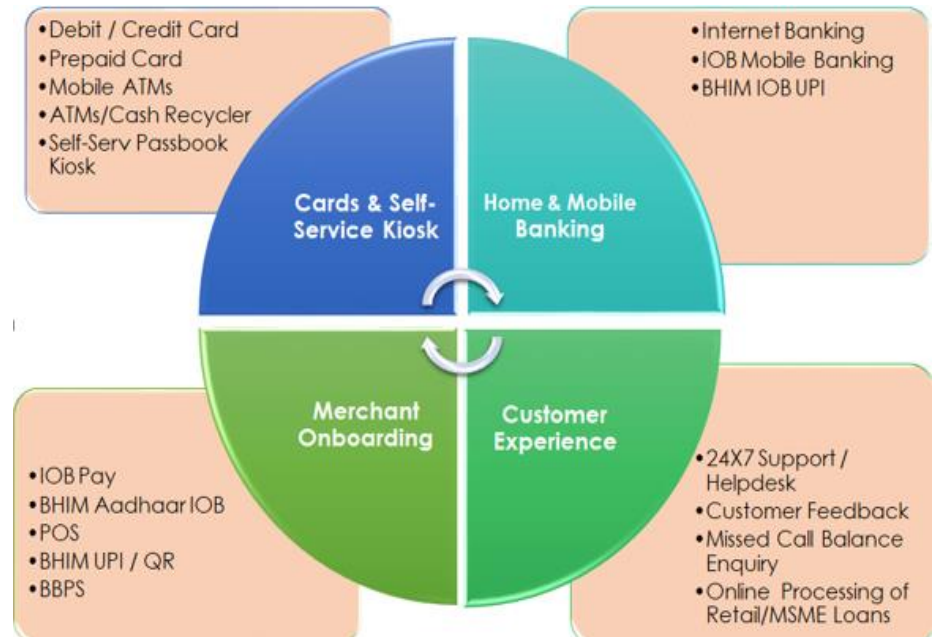
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Good people to grow with



INTERNET BANKING
at your doorstep...

Personal Banking
For Individual and Proprietorship Account

Corporate Banking
For other than Individual and Proprietorship Account



DIGITAL OUTREACH



Customer touch Points	No of Users		As on 30.06.2021
	Mobile Banking Registered users (No. in Lakh)		36.26
	Internet Banking Registered users (No. in Lakh)		21.29
	UPI Registered users (No. in Lakh)		42.70
	ATMs/CDMs (No of outlet)		3163
	Passbook Kiosks		2109

ADC CHANNELS		
Particulars	Transactions- 01.04.2021 to 30.06.2021	
	No.	Amt
ATM/CDM (On & Off)	35240490	16868.57
Ecom	5376490	624.07
POS	7399426	1282.13


इण्डियन ओवरसीज बैंक
Indian Overseas Bank
 अच्छी कृति से रुख समी
 Good people to grow with





IOB Mobile App
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 With digital passbook and statement.
 It is also available for viewing only.
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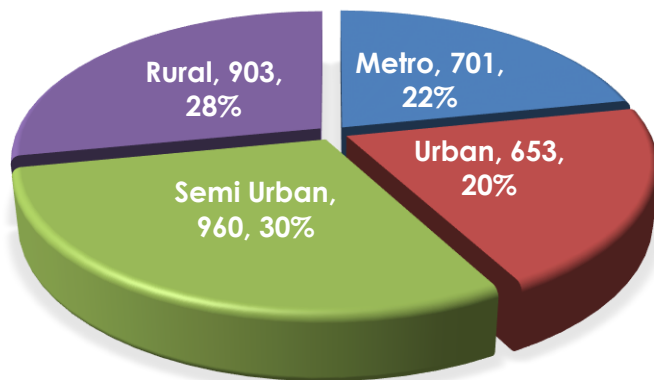
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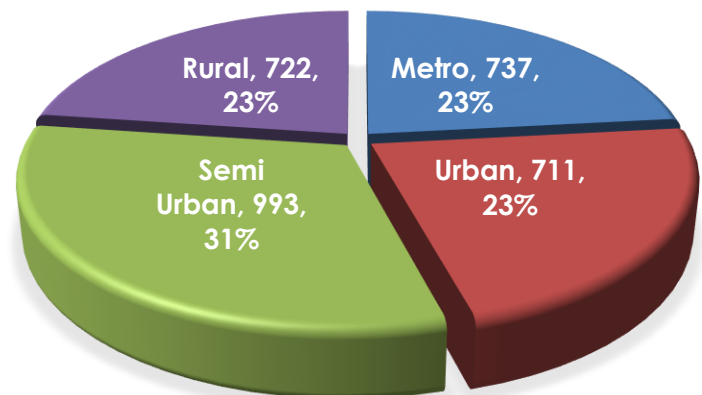
CUSTOMER TOUCH POINTS

Domestic Presence	Jun-20	Mar-21	Jun-21
 Branches	3265	3217	3217
 ATM	3067	3145	3163
 BC	2760	2739	2739

JUN-21 BRANCHES









JUN-21 ATM



GLOBAL FOOTPRINTS



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

STRATEGIC INVESTMENTS–JOINT VENTURE

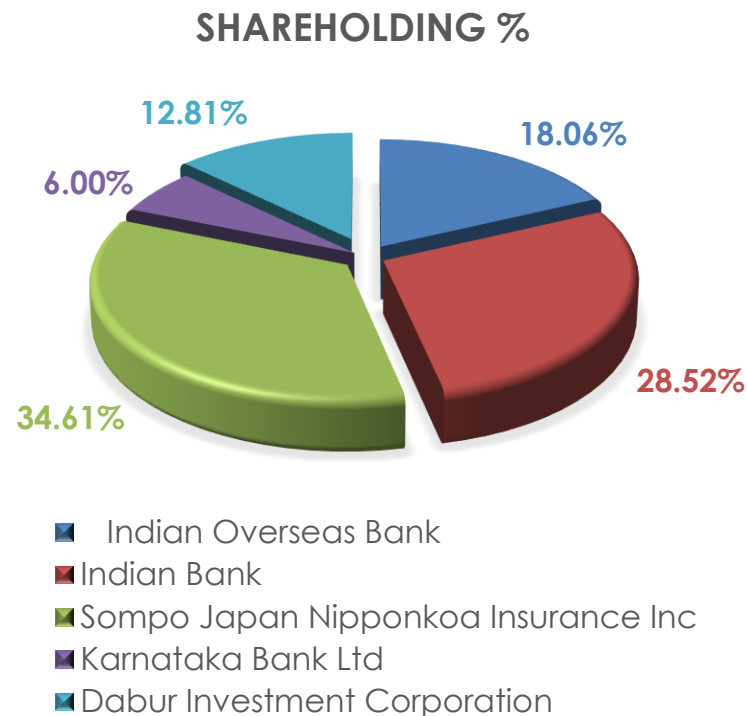
- ✓ Indian Overseas Bank (35%) has a Joint Venture Bank in Malaysia with Bank of Baroda(40%) and Union Bank of India (25%), named “India International Bank (Malaysia) Berhad”

STRATEGIC INVESTMENTS – JOINT VENTURE



IOB entered into Non Life Insurance Business with Universal Sompo 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
Sompo 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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