



Indian Overseas Bank
इण्डियन ओवरसीज़ बैंक



PERFORMANCE ANALYSIS

H1 2017-18

OUR HERITAGE



- Indian Overseas Bank (IOB) was founded on 10th February 1937 by **Shri.M.Ct.M. Chidambaram Chettyar**, a pioneer in many fields.
- The Bank was founded by him with the main objective of specializing in foreign exchange business to take the 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 Cr. and Advances of Rs.44.90 Cr.
- Currently IOB is sponsoring two Regional Rural Banks, Pandiyan Grama Bank in Tamil Nadu and Odisha Gramya Bank in Odisha.
- Bank has its overseas presence in 5 countries - Singapore, Hong Kong, Thailand, Srilanka and South Korea.



KEY STRENGTHS



- **80** years in the service of Banking.
- Strong domestic presence of **3347** Branches & **3446** ATMs.
- **57%** of Branches catering to the needs of Rural and Semi Urban centres enhancing deeper Financial Inclusion.
- 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.
- Digital initiatives and strong technology support.



HIGHLIGHTS



- CASA reflects a healthy growth of **17.04%** on Y-o-Y basis to end at **Rs.75321** crores.
- Global Deposits recorded a growth of **1.68%** on Y-o-Y basis and ended at Rs. **211548** crores.
- Global Advances recorded a growth **1.61%** on sequential basis (Annualised growth of **6.44%**) to end at Rs.**152664** crores.
- RAM portfolio grew by **12.44%, 4.76% & 10%** respectively on Y-o-Y basis synchronising with the Banks efforts towards rebalancing its Balance sheet.
- Core Retail grew by **26.51%** on Y-o-Y basis and **7.12%** on Sequential quarter basis
- Better NPA Management, Slippages lesser than Recovery.
- Gross NPA declined on Q-o-Q and Y-o-Y basis and ended at Rs.**34709** crores.
- Net NPA declined in absolute terms and ended at Rs.**18950** crores on both Q-o-Q and Y-o-Y basis.
- Gross NPA ratio declined by **87** basis points & Net NPA ratio declined by **111** basis points on sequential basis.
- Provision Coverage Ratio improved from **50.19%** in Sept -16 to **55.88%** in Sept-17.

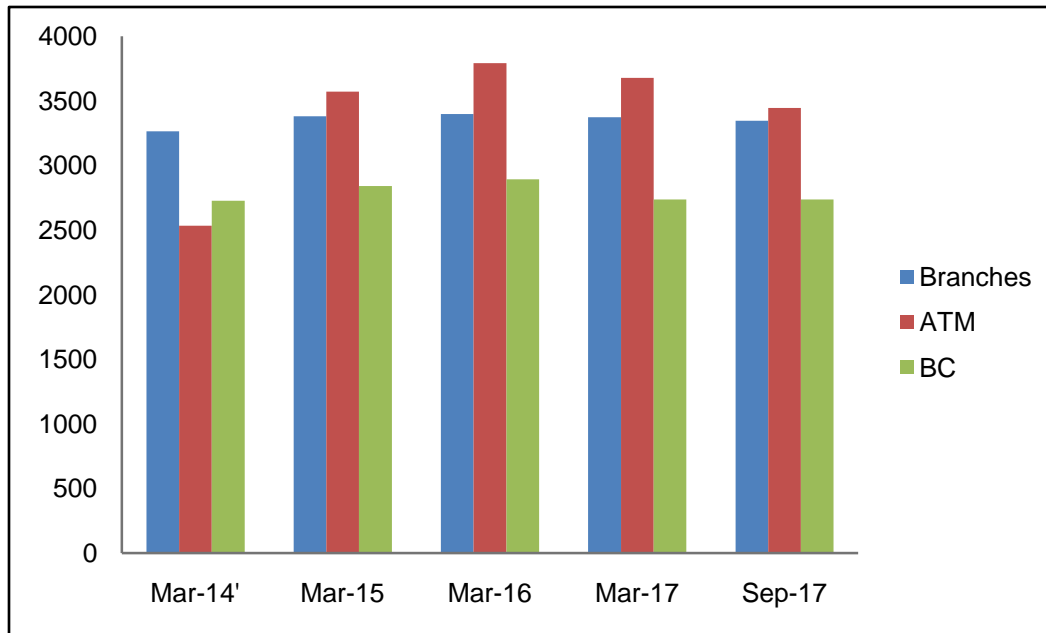
HIGHLIGHTS



- Other Income grew by **20.30%** on Y-o-Y basis. (over H1 16-17)
- Staff Expenses declined by **10.33%** on Sequential basis.
- Operating Profit grew by **33.73%** on Sequential basis . Marginal growth of **3.45%** was recorded on Half yearly basis also.
- Net Loss stood lower at Rs.**1722** crores for H1 2017-18 as against Rs.2216 crores in H1 2016-17.
- Cost of Deposits dipped by **78** basis points on Y-o-Y basis (over H1 16-17).
- ROA for H1 2017-18 ended at **-1.28%** as against -1.56% for H1 16-17
- Cost to Income Ratio declined by **3.19%** to end at **58.21%** sequentially.



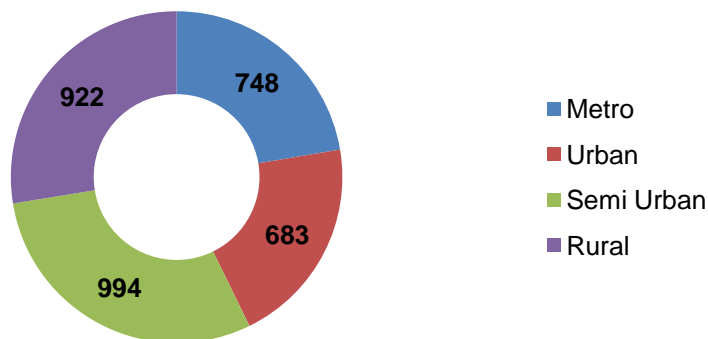
CUSTOMER TOUCH POINTS



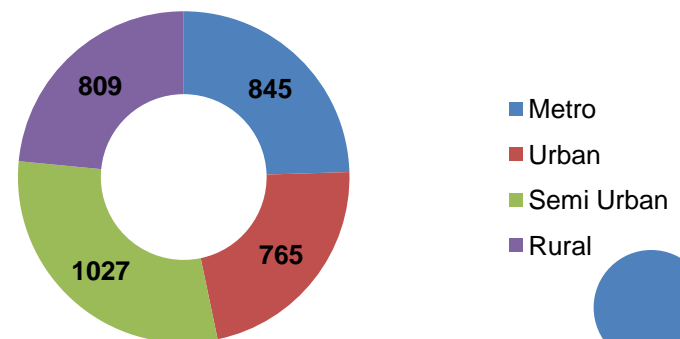
Year	Branches	ATM	BC*
Mar-14	3265	2533	2727
Mar-15	3381	3571	2841
Mar-16	3397	3793	2894
Mar-17	3373	3679	2738
Sep-17	3347	3446	2736

***BC: Business Correspondents**

Branches Network - Sept 17



ATM Network



Note: Merged 26 branches and closed 243 unviable ATMs in H1 FY 18

GLOBAL FOOTPRINTS – FOREIGN BRANCHES



Branches	Representative Office	JV Subsidiary	Remittance Centres
<ul style="list-style-type: none">• Singapore• Hong Kong Main• Hong Kong TST• Colombo• Babalapitiya• Seoul• Bangkok• Sukhumvit, Bangkok	<ul style="list-style-type: none">• Dubai	<ul style="list-style-type: none">• Malaysia	<ul style="list-style-type: none">• Singapore – Serangoon Road• Singapore – Boon Lay

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



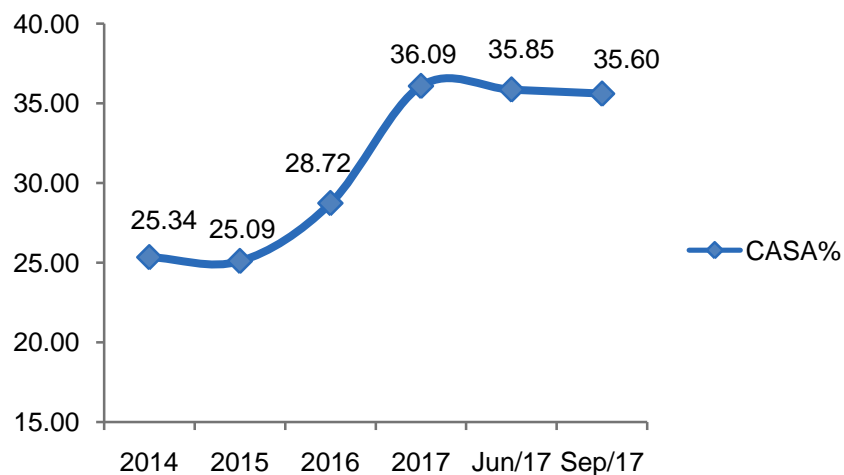


BUSINESS PERFORMANCE

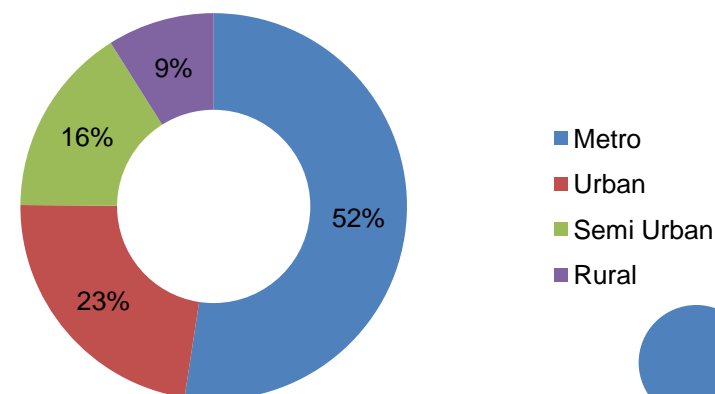
(Rs. Crs)

Particulars	Sep-16	Mar-17	Jun-17	Sep-17	YoY(%)	QoQ(%)
CASA Deposits	64354	76269	75561	75321	17.04	-0.32
Total Deposits	208058	211343	210748	211548	1.68	0.38
Advances	159522	156776	150238	152664	-4.30	1.61
Business Mix	367580	368118	360986	364212	-0.92	0.89
CASA%	30.93	36.09	35.85	35.60		
CD Ratio%	76.67	74.18	71.29	72.16		

CASA%



Deposits Composition - Domestic



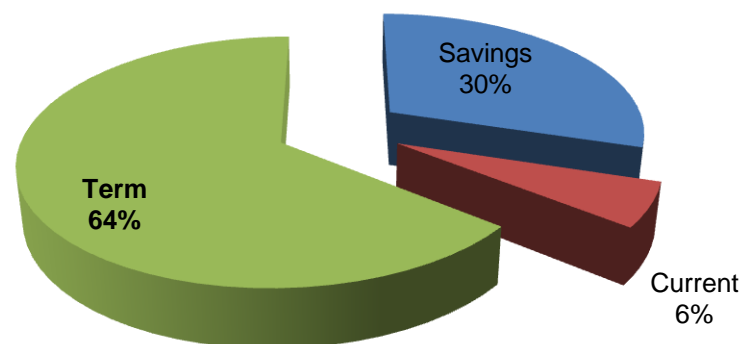


DEPOSIT COMPOSITION

(Rs. Crs)

Particulars	Sep-16	Mar-17	Jun-17	Sep-17	YoY(%)	QoQ(%)
Savings	53680	63232	62073	63022	17.40	1.53
Current	10674	13037	13488	12299	15.23	-8.81
CASA Deposits	64354	76269	75561	75321	17.04	-0.32
Term Deposits	143704	135074	135188	136227	-5.20	0.77
Total Deposits	208058	211343	210748	211548	1.68	0.38
CASA%	30.93	36.09	35.85	35.60		

Deposit Composition



DEPOSITS & COST

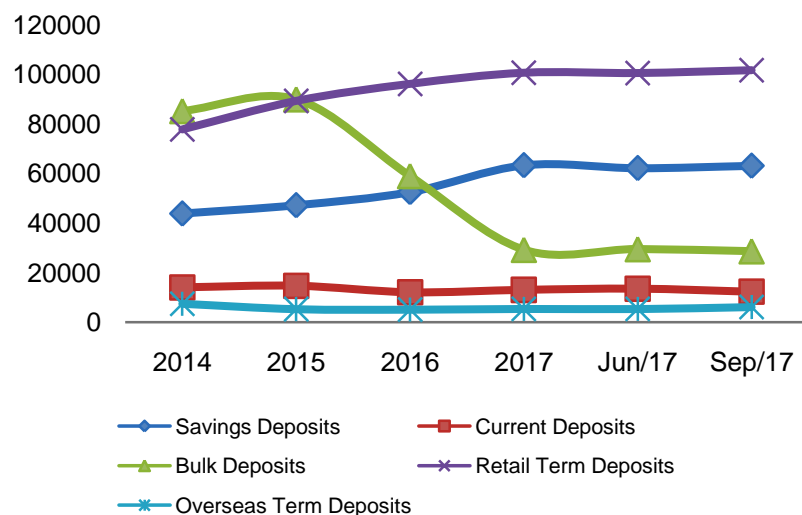


(Rs. Crs)

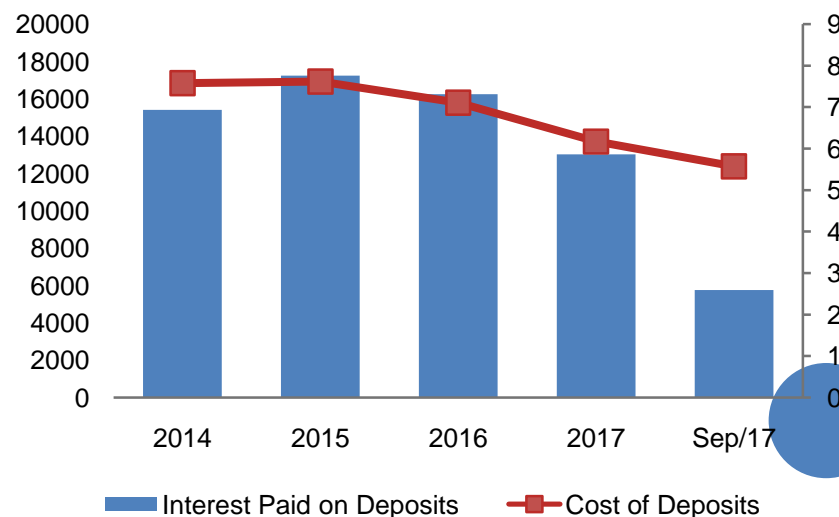
Parameters	2014	2015	2016	2017	Jun-17	Sep-17
Savings Deposits	43744	47101	52404	63232	62073	63022
Current Deposits	14023	14640	12082	13037	13488	12299
Bulk Deposits	85092	89837	58917	29195	29466	28610
Retail Term Deposits	77755	89197	96029	100514	100393	102350
Overseas Term Deposits	7362	5274	5082	5366	5329	5267
Total Deposits	227976	246049	224514	211343	210748	211548
CASA%	25.34	25.09	28.72	36.09	35.85	35.60

Parameters	2014	2015	2016	2017	Sep-17
Interest Paid on Deposits	15409	17246	16250	13026	5756
Cost of Deposits	7.58	7.62	7.11	6.17	5.57

Deposits



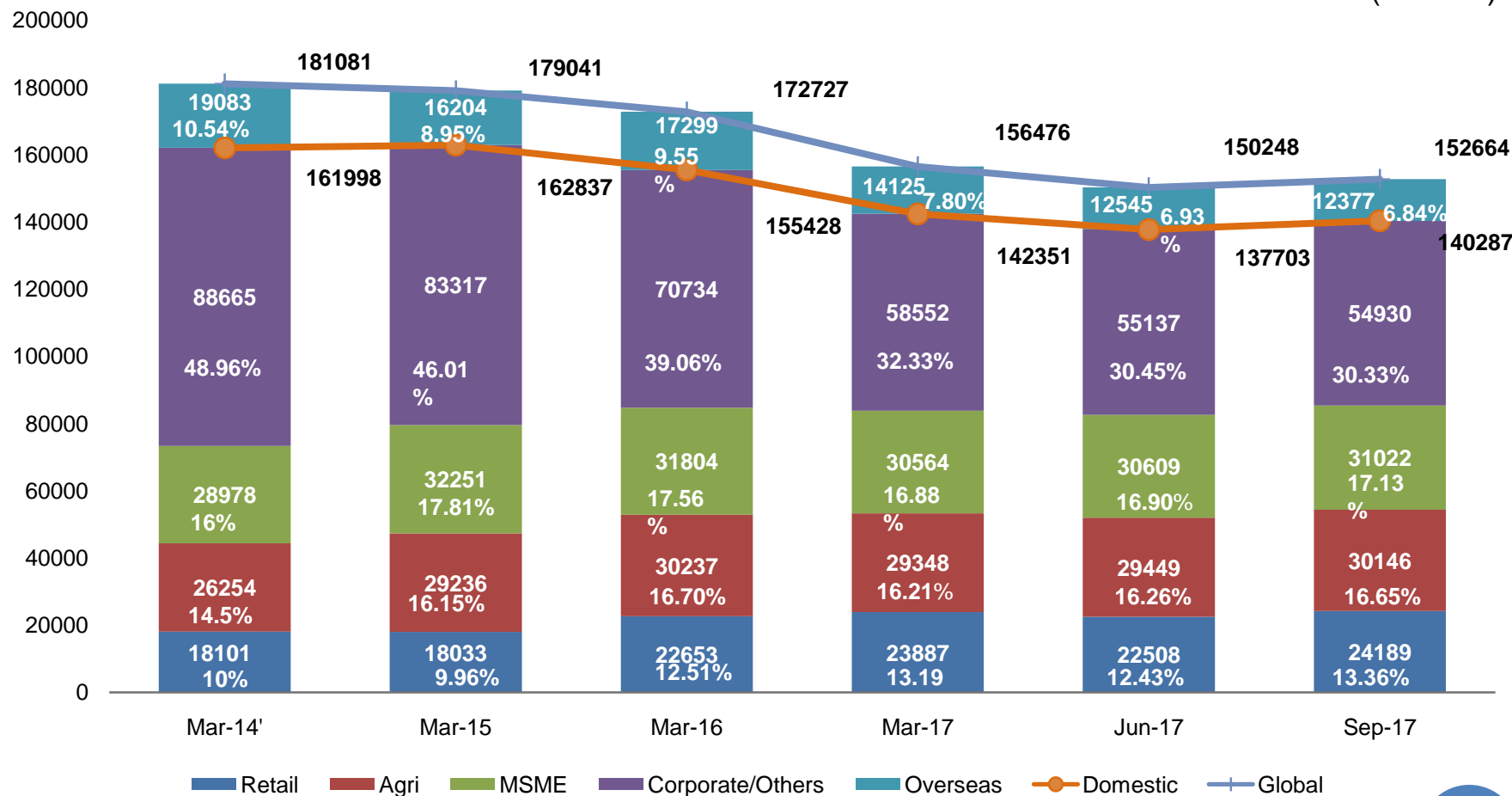
Interest Paid on Deposits/CoD



SECTOR WISE GLOBAL ADVANCES



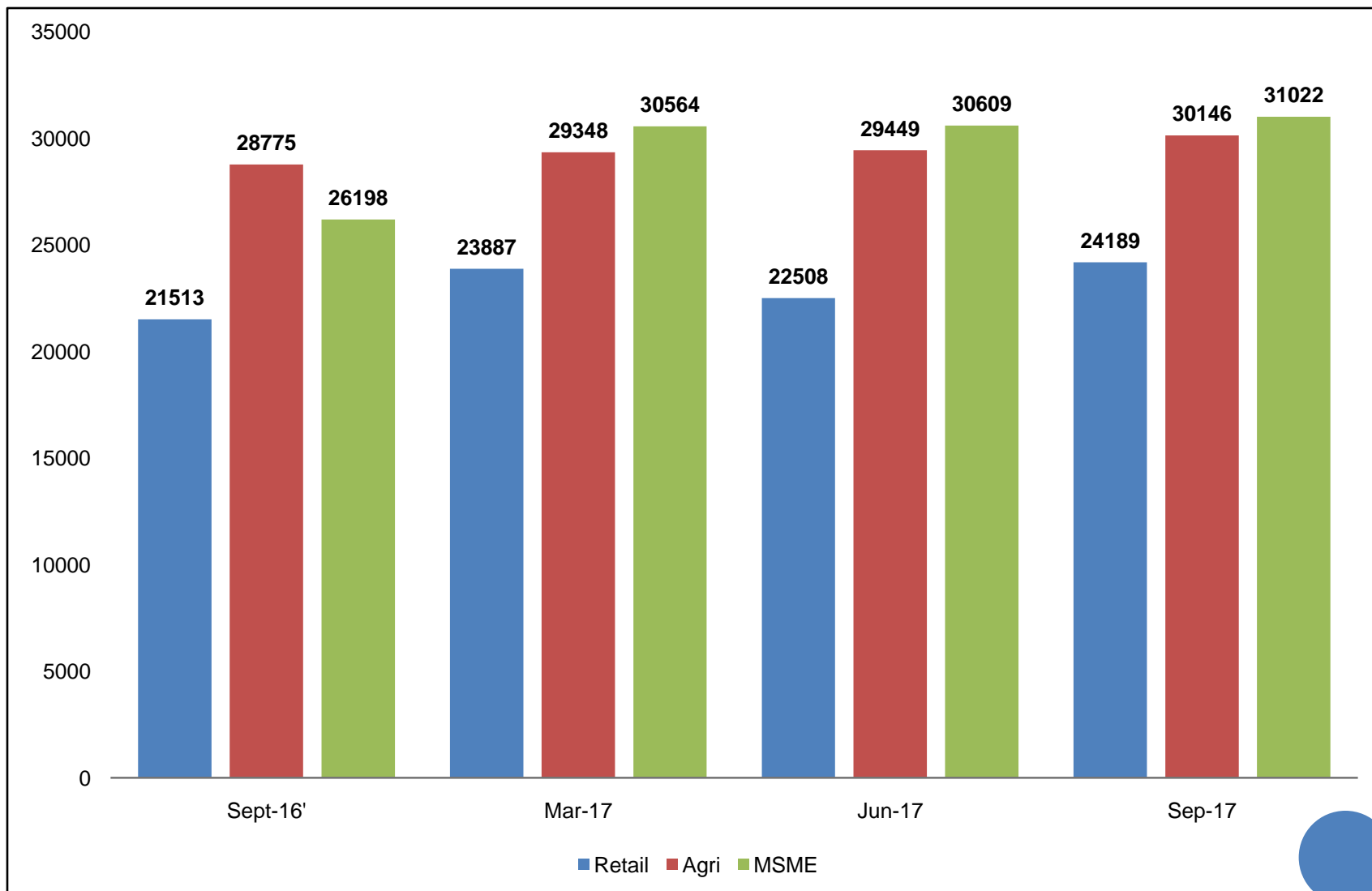
(Rs. Crs)



RAM – THE GROWTH DRIVER

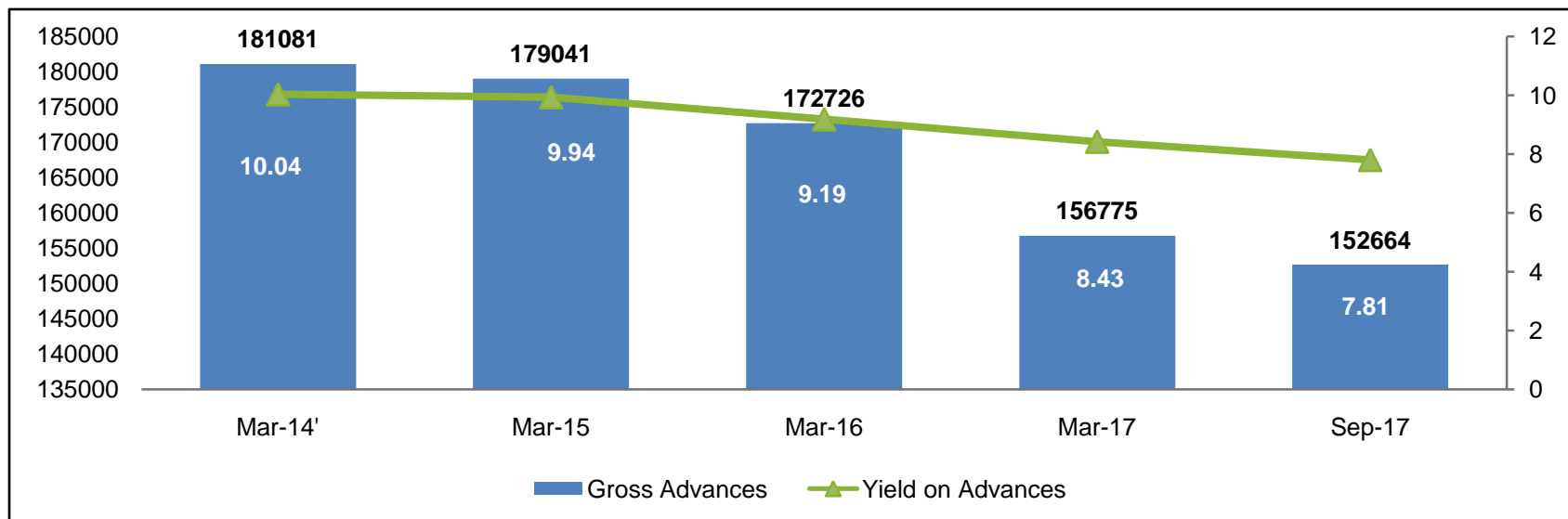


(Rs. Crs)

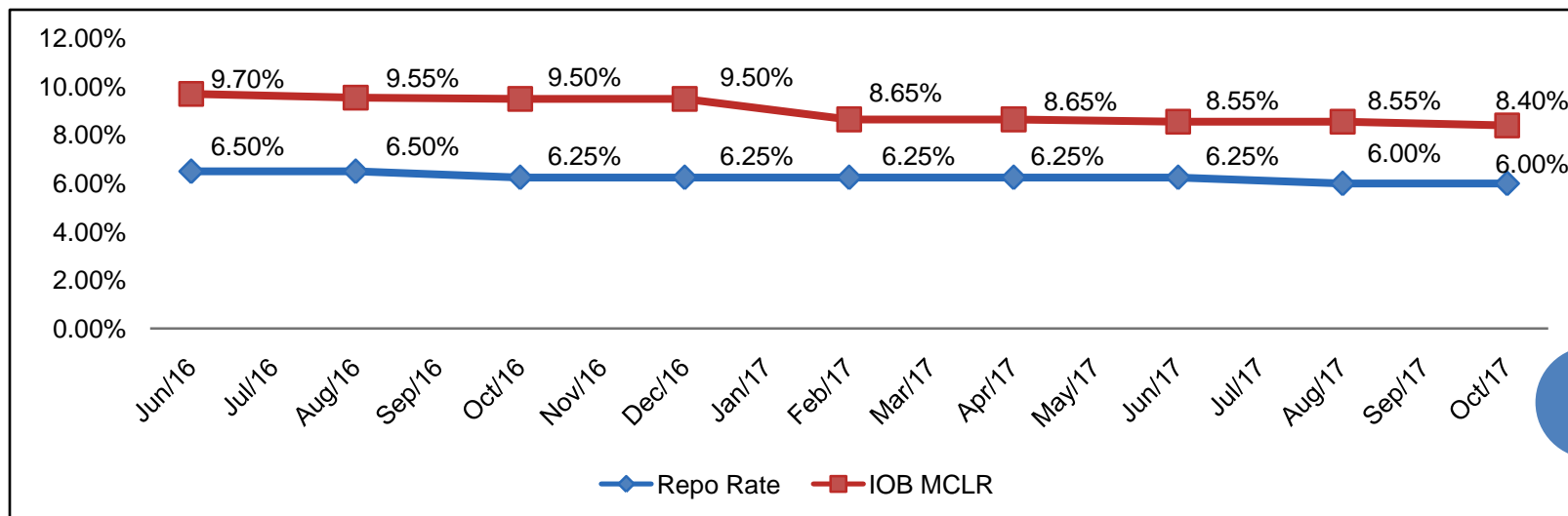


GROSS ADVANCES & YOA

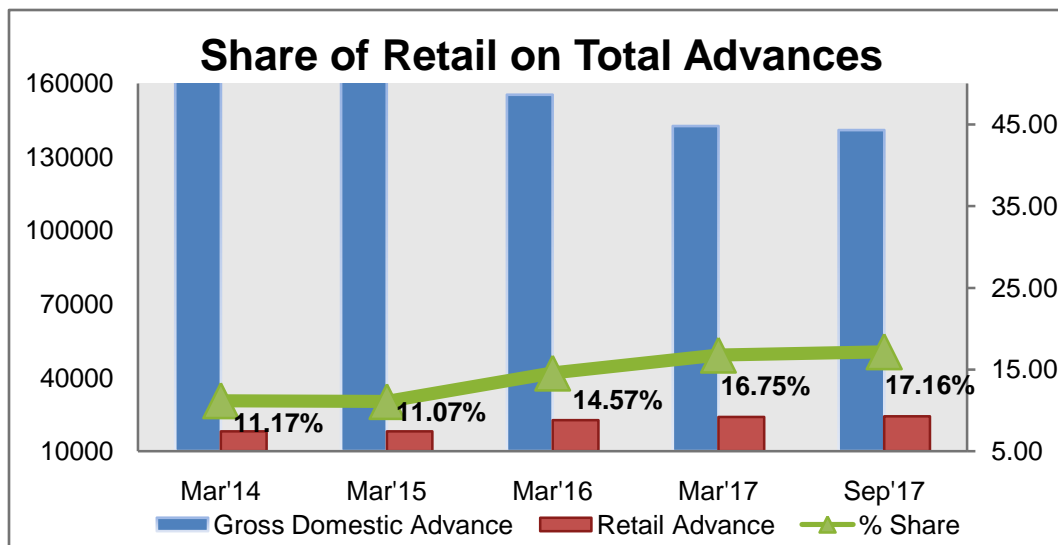
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MCLR

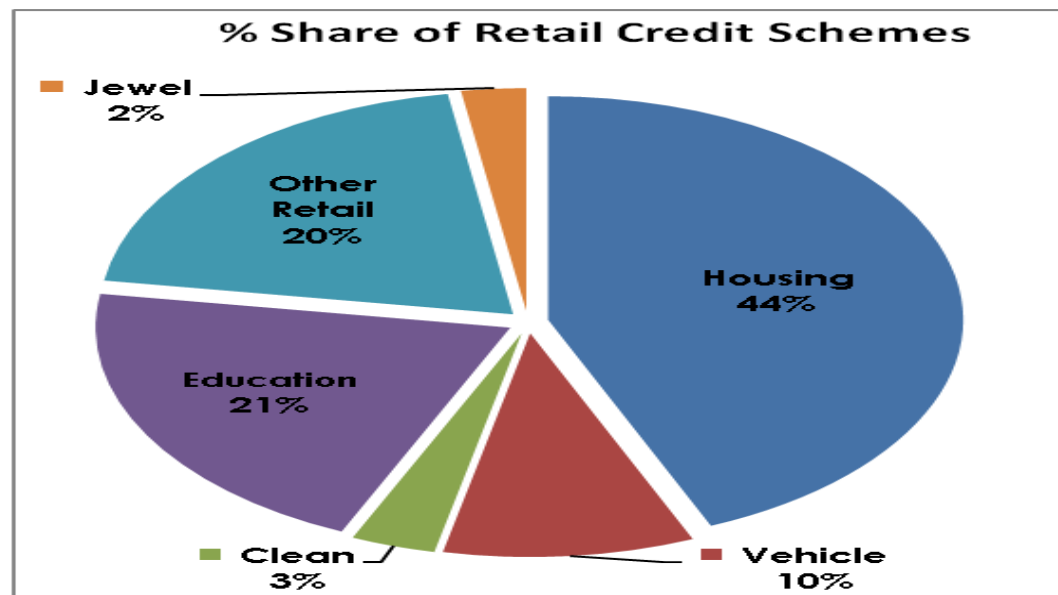


RETAIL PERFORMANCE



(Rs in Crs)

Year	Gross Domestic Advance	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%
Sep'17	140287	24189	17.24%

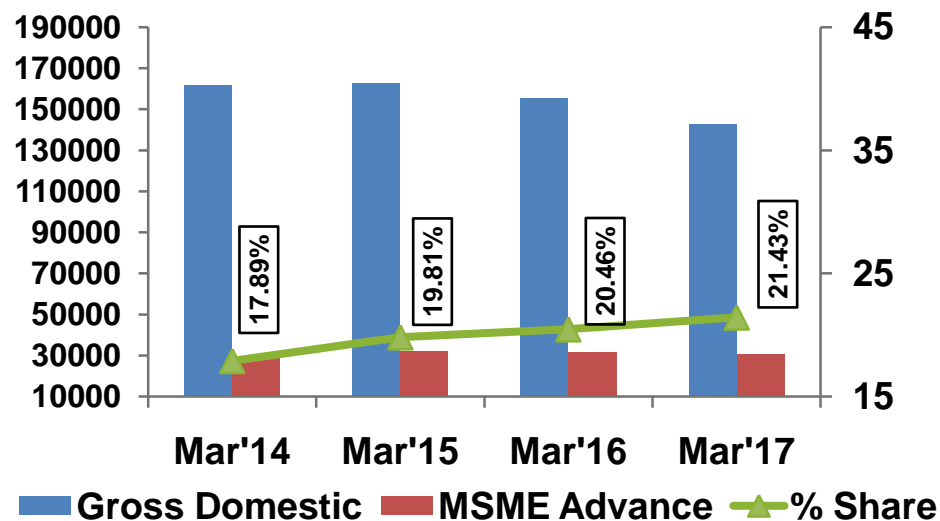


(Rs in Crs)

Schemes	O/s as on 30.09.2017	% Share
Housing loan	10545.25	44%
Vehicle loan	2367.70	10%
Clean loan	798.08	3%
Education loan	5015.98	21%
Other Retail loans	4850.95	20%
Jewel loan	611.86	2%
Total	24189.82	100%



MSME PERFORMANCE

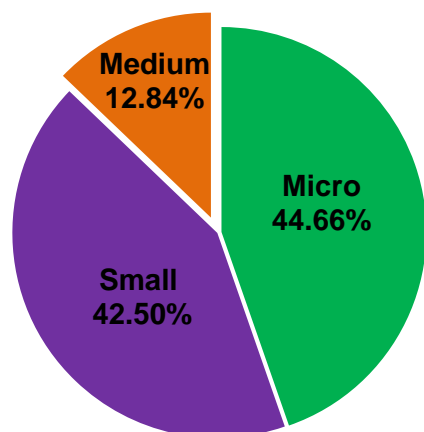


(Rs in Crores)

As On	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%

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

% Share of MSME CREDIT as on 30.09.2017



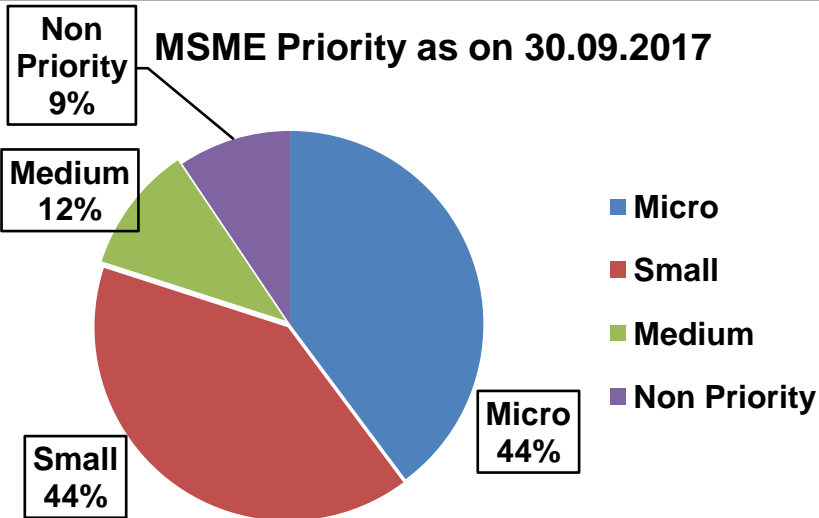
% Share of MSME Credit (Rs in Crores)

Category	Outstanding as on 30.09.2017		% Share
	No. of Acs	Amount	
Micro	458654	13853	44.66%
Small	22071	13187	42.50%
Medium	1411	3982	12.84%
Total	482136	31022	100%

PRIORITY SECTOR GROWTH – MSME ADVANCES



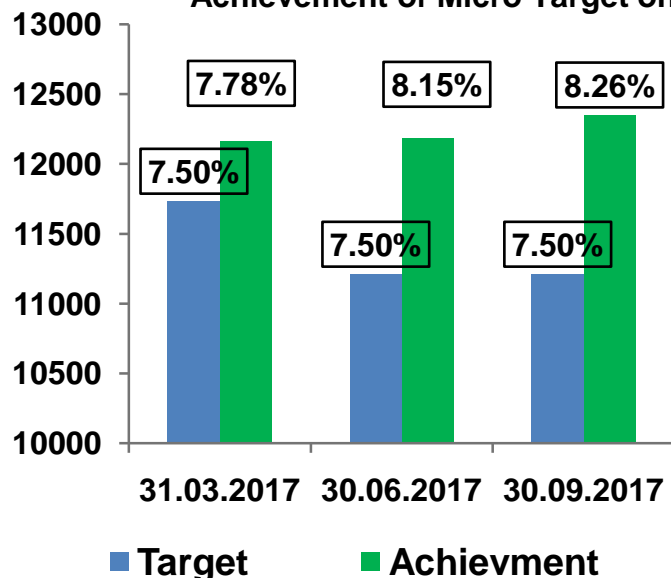
(Rs in Crores)



MSME Priority/ Non - Priority

Category	Outstanding as on 30.09.2017			
	Total MSME	Priority		Non- Priority
Micro	13853	12349	89%	1504 11%
Small	13187	12461	94%	726 6%
Medium	3982	3291	83%	691 17%
Total	31022	28101	91%	2921 9%

Achievement of Micro Target on ANBC



Achievement of Micro Target on ANBC

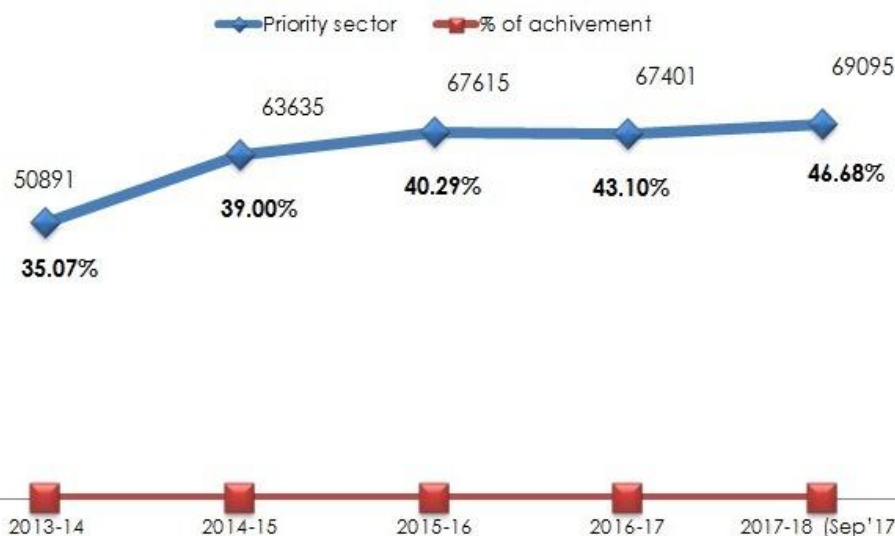
(Rs in Crores)

As On	ANBC Amount	Micro		% Share of ANBC
		Target	Achievement	
31.03.2017	156399	11730	12162	7.78%
30.06.2017	149425	11207	12181	8.15%
30.09.2017	149425	11207	12348	8.26%

OVERVIEW

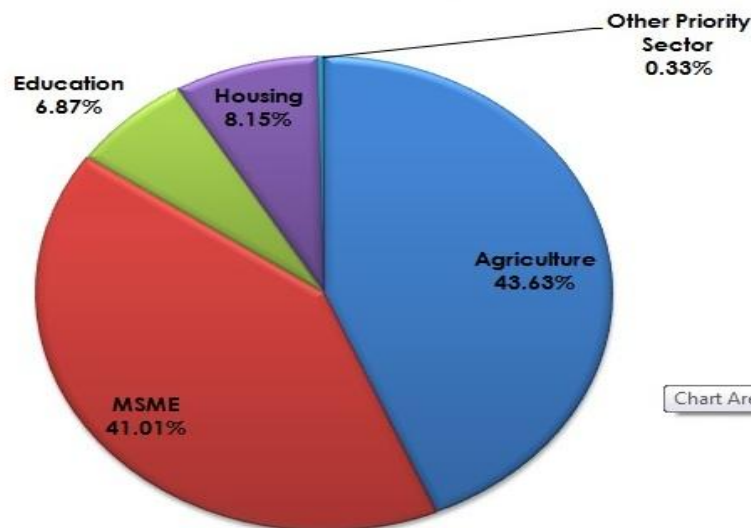


(Rs. Crs)



Financial Year	Priority sector	% of achievement
2013-14	50891	35.07
2014-15	63635	39.00
2015-16	67615	40.29
2016-17	67401	43.10
2017-18 (Sep'17)	69095	46.68

Segment-wise Priority sector exposure as on 30.09.2017

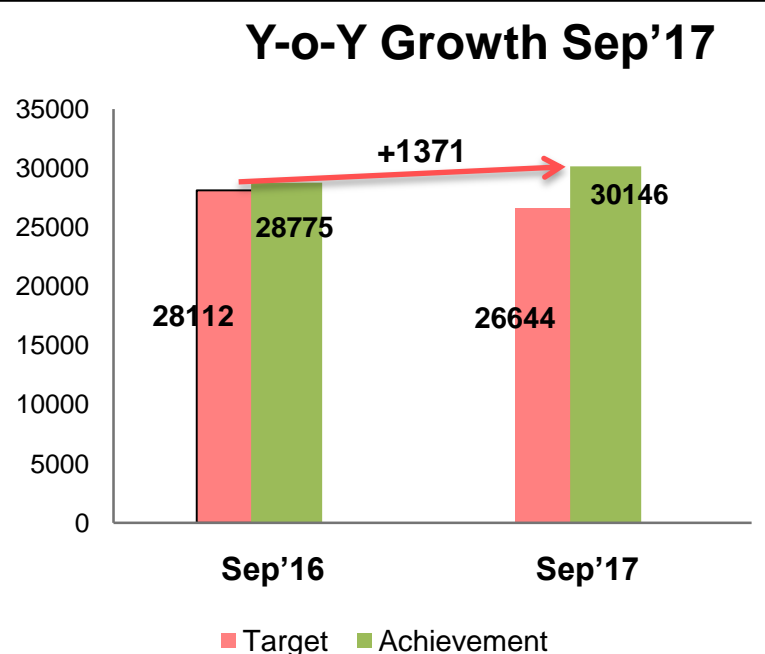
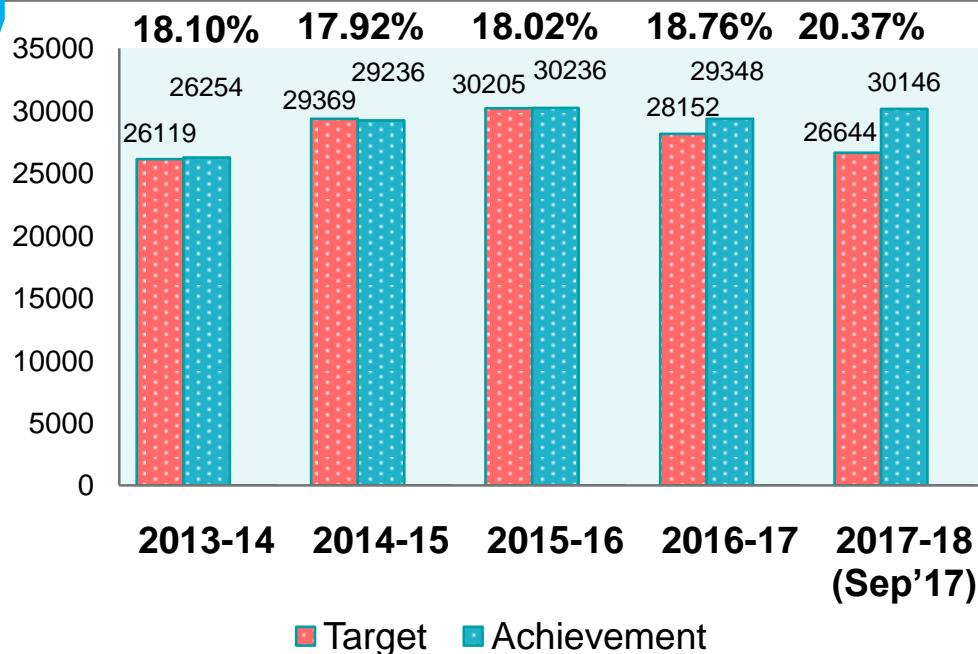


Rs. Crs		
Priority sector exposure	O/s as on 30.09.17	% Share
Agriculture	30146	43.63%
MSME	28339	41.01%
Education	4749	6.87%
Housing	5635	8.16%
Other Priority Sector	226	0.33%
Total	69095	100%

STATUS OF AGRI ADVANCES IN OUR BANK



(Rs. Crs)



Rs. in Crs					
Financial Year	ANBC	Target (18% of ANBC)	Achievement		Y-o-Y Growth
			Amount	%	
2013-14	145104	26119	26254	18.10%	+11.66%
2014-15	163160	29369	29236	17.92%	+11.36%
2015-16	167805	30205	30236	18.02%	+3.42%
2016-17	156399	28152	29348	18.76%	-2.93%
Sep'16	156177	28112	28775	18.42%	+3.17%
2017-18 (Sep'17)	148025	26644	30146	20.37%	+4.76%

RSETIs & FLCs



RSETIs

- ✓ **13 RSETIs** (12 in TN and 1 in Kerala).
- ✓ Conducted **1,935 Trainings** since inception.
- ✓ **48,481** Trainees .
- ✓ Our settlement Percentage is **64 %** on par with National average of **64%**.
- ✓ **9 AA and 4 AB rated RSETIs** for the year 2016-2017.

Role of RSETIs

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

FY 2017-2018	No. of RSETI Training Programs	No of Candidates Trained by RSETI
Target	344	9,535
Achievement (as on 30.09.2017)	189	4,341

FLCs

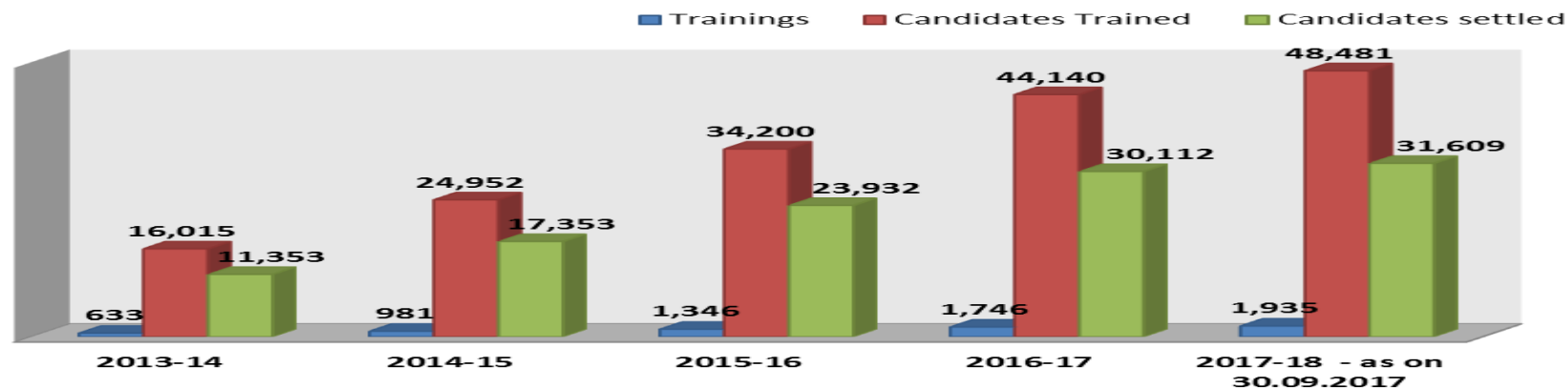
- ✓ **23 FLCs** (13 in TN and 10 in Kerala).
- ✓ 46061 candidates were trained through 503 **special camps**.
- ✓ 54,469 candidates were trained through 477 target specific camps
- ✓ Credit Counseling to 63,980 **candidates**.
- ✓ FL sessions in **115 ITIs covered 10,800 students**.

RSETI – YEAR TO YEAR PERFORMANCE

(Rs. Crs)



RSETI - Year to Year Growth (cumulative)



APPRECIATIONS



- ✓ During the “**RSETI Diwas**” on 07.06.2017, **MoRD, GOI** recognized our Bank for the Leadership and Direction given by our RSETIs to the unemployed rural youths for the FY 2015-16.



INCOME & EXPENSES

(Rs. Crs)

Particulars	Q2 16-17	Q4 16-17	Q1 17-18	Q2 17-18	YoY(%)	QoQ(%)
Interest Income	4992	4630	4187	4646	-6.94	10.95
Non Interest Income	970	1032	987	965	-0.52	-2.30
Total Income	5962	5662	5174	5610	-5.89	8.42
Interest Expended	3706	3306	3163	3125	-15.67	-1.18
Staff Expenses	730	688	791	709	-2.80	-10.33
Other Expenses*	462	627	444	737	59.67	65.91
Total Expenses	4898	4620	4398	4572	-6.65	3.95
Operating Profit	1064	1041	777	1039	-2.39	33.73

*Q-o-Q (Sequential Quarter)

* Note: Due to internal pricing of reimbursing branches on OTS amounting to Rs.316 Crores

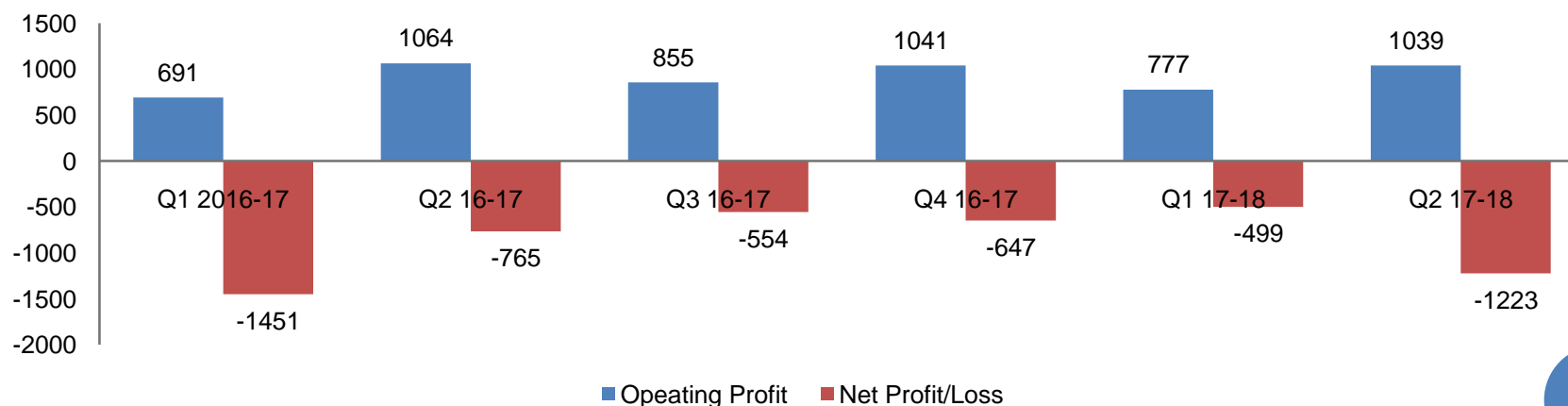
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(Rs. Crs)

Particulars	Q2 16-17	Q4 16-17	Q1 17-18	Q2 17-18	YoY(%)	QoQ(%)
Operating Profit	1064	1041	777	1039	-2.39	33.73
Provisions	1829	1688	1276	2261	23.61	77.24
of which						
NPA Provisions	1876	1636	1800	2110	12.45	17.24
Other Provisions	-47	52	-524	151	-420.24	-128.82
Net Profit/Loss	-765	-646	-499	-1223	59.78	144.95

Operating Profit & Net Profit/Loss



*Q-o-Q (Sequential Quarter)

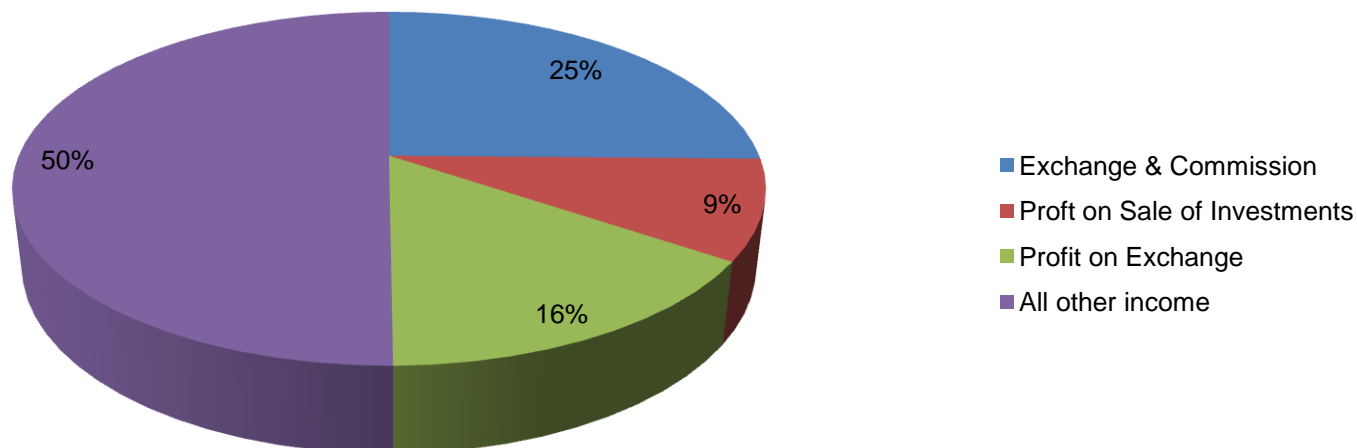
OTHER INCOME



(Rs. Crs)

Particulars	Q2 16-17	Q4 16-17	Q1 17-18	Q2 17-18	YoY(%)	QoQ(%)
Exchange & Commission	185	362	205	244	31.72	19.13
Profit on Sale of Investments	329	93	240	88	-73.24	-63.33
Profit on Exchange	180	135	141	149	-17.05	5.93
Other Miscellaneous Income	276	442	402	484	75.31	20.35
Total Other Income	970	1032	987	965	-0.52	-2.30

Other Income – Sept 17



FEE BASED INCOME

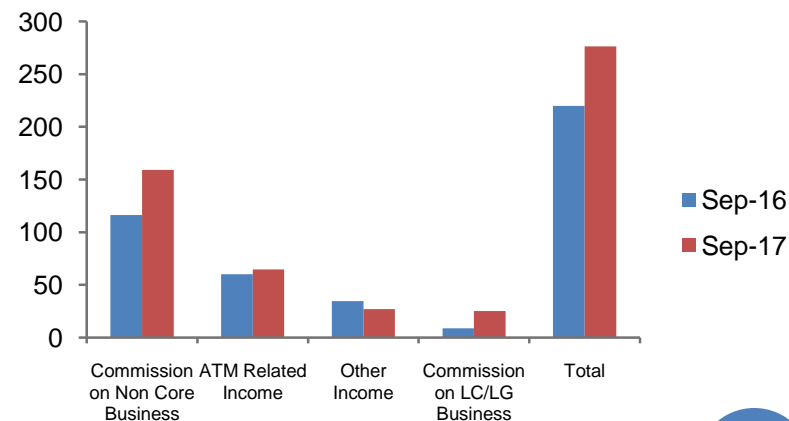


(Rs. Crs)

Parameter	Q1 16-17	Q2 16-17	FY 16-17	Q1 17-18	Q2 17-18
Commission on Non Core Business	95.86	116.2	553.51	125.21	159.07
ATM Related Income	95.61	60.24	321.21	59.69	64.73
Other Income	27.28	34.73	107.99	32.57	27.17
Commission on LC/LG Business	7.27	8.8	85.44	24.19	25.29
Total	226.02	219.97	1068.15	241.66	276.26

Parameter	Q2 16-17	Q2 17-18	Growth %
Commission on Non Core Business	116.2	159.07	36.89
ATM Related Income	60.24	64.73	7.45
Other Income	34.73	27.17	-21.77
Commission on LC/LG Business	8.8	25.29	187.39
Total	219.97	276.26	25.59

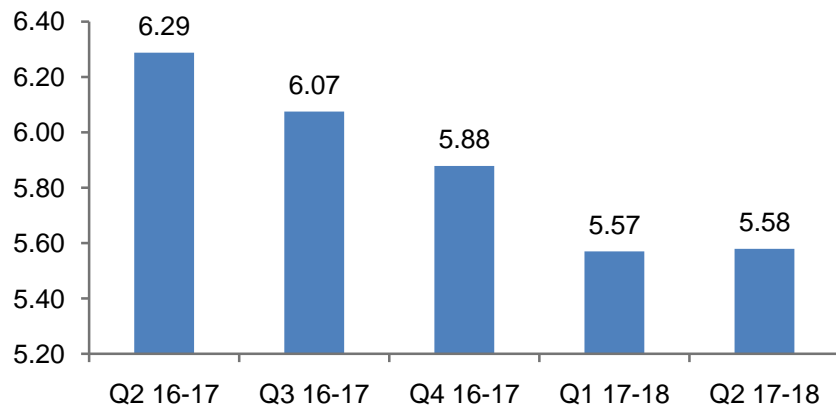
Fee Based Income



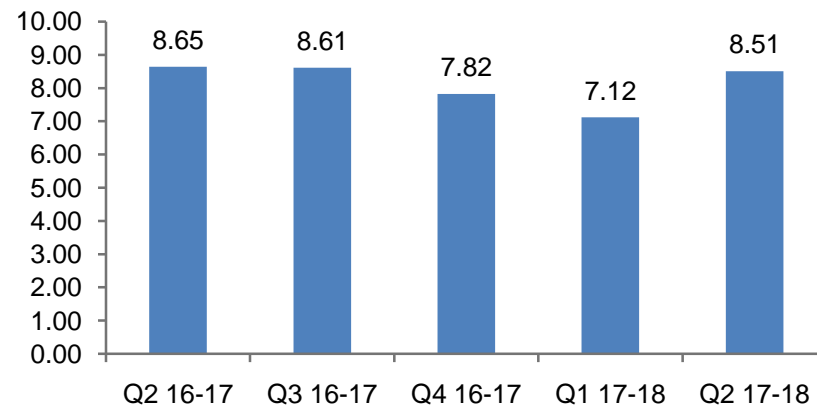


RATIOS

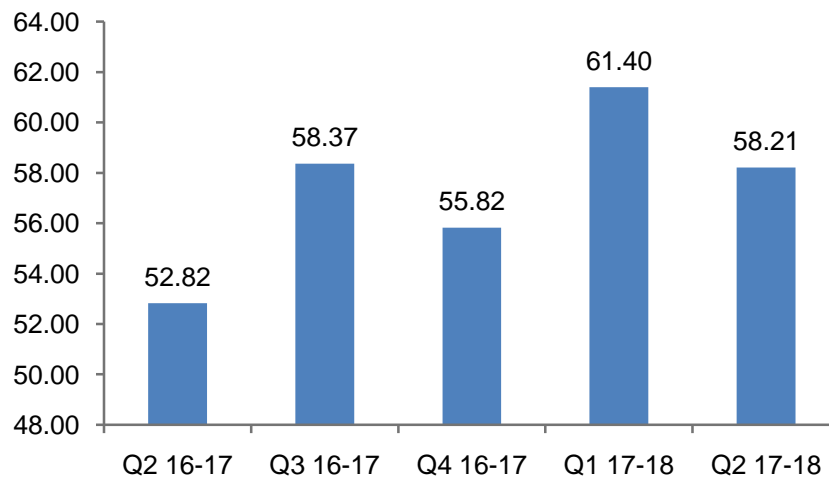
Cost of Deposits (%)



Yield on Advances (%)



Cost to Income Ratio (%)



COST & YIELD RATIOS – QUARTERLY COMPARISON



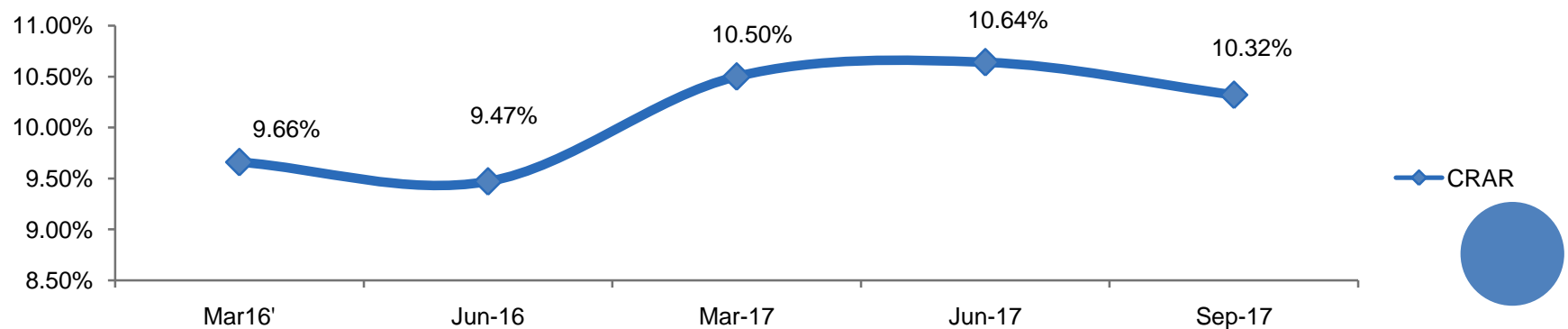
Cost & Yield Ratios - Quarterly Comparison					
Particulars	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17
Cost of Deposits	6.29	6.07	5.88	5.57	5.58
Yield on Advances	8.65	8.61	7.82	7.12	8.51
Cost of Funds	6.36	6.08	5.72	5.66	5.66
Yield on Funds	7.83	7.81	7.31	6.73	7.52
Yield on Investments	7.25	7.10	6.92	8.09	8.13
Cost/Income Ratio	52.82	58.37	55.82	61.40	58.21
Return on Assets	-1.10	-0.79	-0.93	-0.74	-1.82

CRAR

(Rs. Crs)



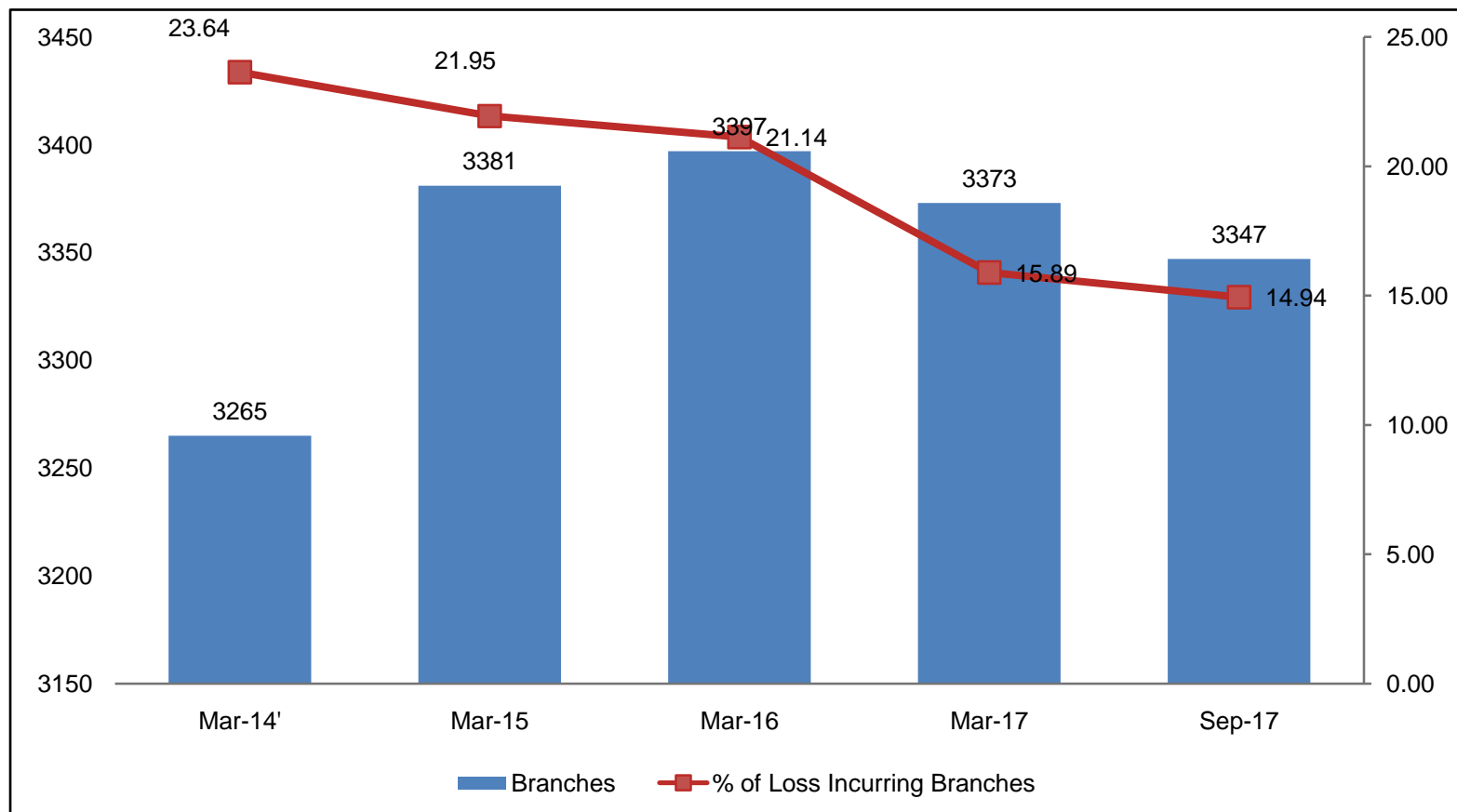
Particulars	Mar-16	Jun-16	Mar-17	June-17	Sept-17
Market Risk RWA	16979.48	13021.87	16205.05	13207.93	14643.44
Operational Risk RWA	13843.93	14297.33	14297.33	14758.84	14758.84
Credit Risk RWA	163355.99	156551.73	138645.78	129043.12	119483.55
Total RWA (A)	194179.41	183870.93	169148.15	157009.88	148885.82
CET 1	13787.10	12472.17	12822.30	11890.63	10539.91
Tier 1	15040.10	13587.17	13892.30	12960.63	11609.91
Tier 2	3724.10	3822.88	3860.62	3746.54	3751.72
Total Capital (B)	18764.20	17410.05	17752.91	16707.16	15361.63
CRAR (B/A)	9.66%	9.47%	10.50%	10.64%	10.32%



PROFITABILITY OF BRANCHES



Details	Mar-14'	Mar-15	Mar-16	Mar-17	Sep-17
Branches	3265	3381	3397	3373	3347
% of Loss Incurring Branches	23.64	21.95	21.14	15.89	14.94



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



NPA MANAGEMENT

(Rs. Crs)

Details	Sep-16	Mar-17	Jun-17	Sep-17
Opening Gross NPAs	30049	34724	35098	35453
Reduction in Gross NPAs				
Cash Recoveries	1031	643	262	405
Upgradation	1263	2062	758	235
Write-Offs	936	1358	1343	1061
Sale to ARCs/Others	304	320	2	1736
Total Reductions (a+b+c+d)	3535	4383	2365	3437
Fresh Slippages to NPA category	8210	4757	2720	2693
Closing Gross NPAs (i-ii+iii)	34724	35098	35453	34709
Gross NPA (%)	21.77	22.39	23.6	22.73
Net NPAs (Absolute)	20765	19749	20166	18950
Net NPA (%)	14.30	13.99	14.97	13.88

Above movement does not include the following

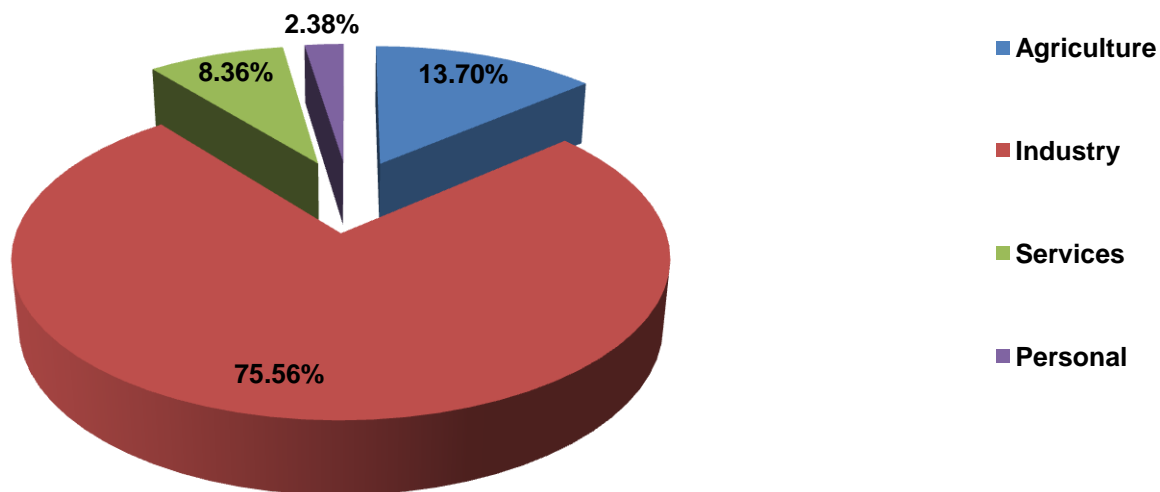
Details	Sep-16	Mar-17	Jun-17	Sep-17
P&L/Tech Write off Recovery		792	268	328
Tech Write off Sale to ARC		0	152	200

NPA



Category	Amount in Crores	% to Total Domestic NPA
Agriculture	4520.57	13.70%
Industry	24934.82	75.56%
Services	2759.93	8.36%
Personal	786.37	2.38%
Total	33001.69	100.00%
Of Which		
Commercial Real Estate	35.70	0.11%

Domestic NPA - Sector Wise





Details	Amt in Crores
Agriculture	97.22
Services (Other than Commercial Real Estate)	444.84
Personal	138.34
Commercial Real Estate	23.16
Sub Total	703.56
Industry	
Other Metals	3.86
Gem and Jewellery	1.32
Food Processing(Other than Sugar,Vegetable Oil ,Vanaspathi & Tea)	149.31
Textile	82.60
Steel	92.65
Mining	11.38
Chemicals, Dyes, Drugs & Pharma	159.52
Paper	13.71
Rubber and Rubber Products	3.48
All Engineering/All other Industries	78.65
Other Industries	628.05
Sub Total (Industry)	1224.53
Total Slippages – Domestic	1928.09
Overseas	170.51
Total-Global	2098.60

DOMESTIC

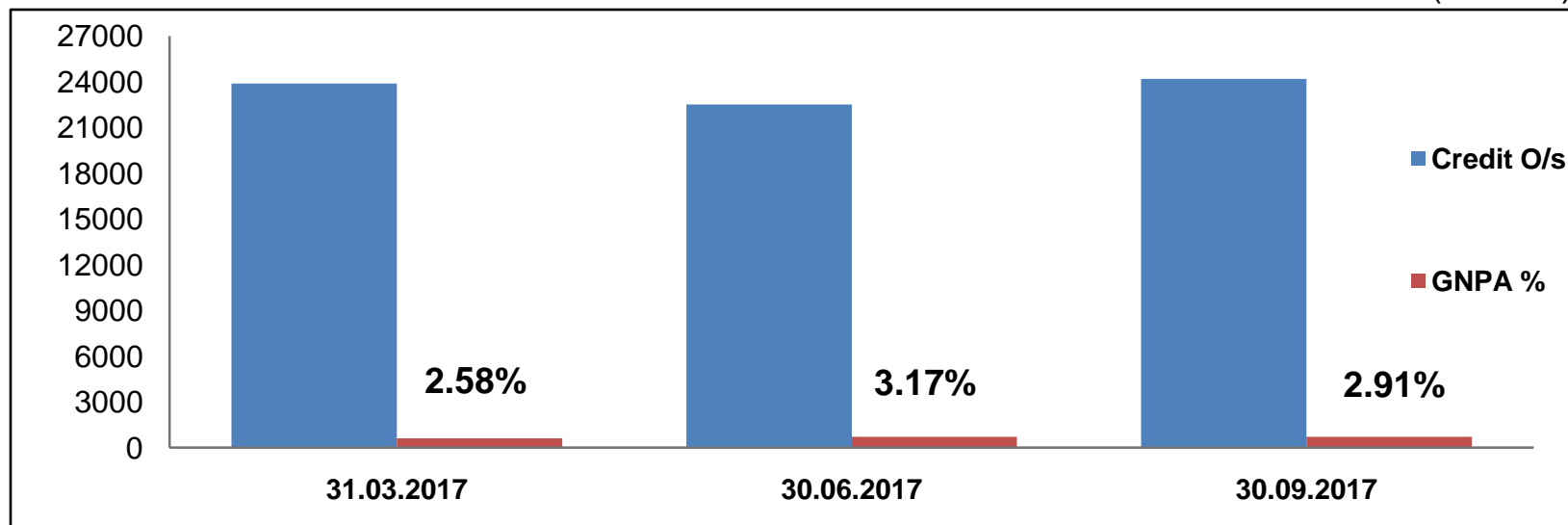


Industry	NPA - Sept 2017	% to Total Domestic NPA
Cotton Textiles/Other textiles	1444.51	4.38%
Iron & Steel	8155.91	24.71%
Infrastructure	4366.36	13.23%
Chemical ,dyes, paints etc	832.78	2.52%
Gems & jewellery	171.76	0.52%
Construction	292.52	0.89%
Other Metal & Metal Products	384.37	1.16%
Paper & paper products	196.43	0.60%
Food Processing(included in Agri)	7.88	0.02%
Sugar(included in Agri)	31.06	0.09%
All other Industries	9051.23	27.43%
Sub Total	24934.82	75.56%
Others	8066.87	24.44%
Total Domestic	33001.69	100.00%

RETAIL GROSS NPA – QUARTER WISE



(Rs. Crs)



OUTSTANDING & GNPA (QUARTERWISE)

SCHEME	31.03.17			30.06.17			30.09.17		
	Credit O/s	NPA	%	Credit O/s	NPA	%	Credit O/s	NPA	%
Housing Loans	9614.15	232.62	2.42%	9787.88	284.75	2.91%	10545.25	289.04	2.74%
Vehicle Loan	2067.82	59.11	2.86%	2216.71	67.68	3.05%	2367.70	72.58	3.07%
Educational Loans	4791.71	177.66	3.71%	4861.22	227.56	4.68%	5015.98	243.33	4.85%
Clean Loan	757.27	16.03	2.12%	777.52	16.25	2.09%	798.08	16.73	2.10%
Jewel Loan	236.29	2.56	1.08%	482.91	3.37	0.70%	611.86	4.26	0.70%
Other Retail Loans	4563.45	127.19	2.79%	4381.56	114.74	2.62%	4850.95	77.06	1.59%
Total Retail	23886.69	615.17	2.58%	22507.79	714.35	3.17%	24189.82	703.00	2.91%

RESTRUCTURED ACCOUNTS

(Rs. Crs)



	DOMESTIC				
Particulars	> 1 Crore	< 1 Crore	Total	Foreign	Global
As on 30.06.2017 O/S	6151.00	0.76	6151.76	254.12	6405.88
Additions During Q2 2017-18	1314.64	4.86	1319.50	39.92	1359.42
Less : Recovery During Q2 2017-18	596.73	4.88	601.61	0.00	601.61
As on 30.09.2017	6868.91	0.74	6869.65	294.04	7163.69

ASSET CLASSIFICATION

(Rs. Crs)

Asset Classification	30.06.17 A/cs	30.06.17 Amount	30.06.17 %	30.09.17 A/cs	30.09.17 Amount	30.09.17 %
Standard Assets	66	6151.76	44%	52	6869.65	46%
Sub-Standard Assets	37	1228.08	9%	35	863.19	6%
Doubtful Assets	195	6752.76	48%	195	7291.22	49%
Loss Assets	1	0.46	0%	0	0	0%
Total	299	14133.06	100%	282	15024.06	100%

SLIPPAGES

(Rs. Crs)

Details	Sep 16	Dec 16	Mar 17	Jun 17	Sep-17
No of A/cs slipped during the Quarter	9	6	5	4	3
Amount in INR in Crores	463	136	182.87	868.34	248.26

STANDARD



(Rs. Crs)

Sector	30.06.17 A/cs	30.06.17 Amount	30.06.17 %	30.09.17 A/cs	30.09.17 Amount	30.09.17 %
Chemical & Pharma	2	164.66	2.68%	2	163.37	2.38%
Sugar	1	15.75	0.26%	1	15.34	0.22%
Textile	0	0.00	0.00%	0	0.00	0.00%
Iron & Steel	8	627.10	10.19%	8	628.74	9.15%
Auto & Ancillary	1	21.48	0.35%	0	0.00	0.00%
Paper	1	46.45	0.76%	1	54.14	0.79%
Food Processing	1	161.58	2.63%	1	159.85	2.33%
Engineering	2	270.98	4.40%	2	268.07	3.90%
Telecom	0	0.00	0.00%	0	0.00	0.00%
Metal Processing	1	67.20	1.09%	1	66.76	0.97%
Power	14	3602.73	58.56%	16	4676.56	68.08%
Airways	0	0.00	0.00%	0	0.00	0.00%
Electronic & Software	0	0.00	0.00%	0	0.00	0.00%
Cement	2	108.65	1.77%	0	0.00	0.00%
Logistics	0	0.00	0.00%	0	0.00	0.00%
Other Industries	1	3.90	0.06%	1	3.11	0.05%
SME	12	113.03	1.84%	4	27.84	0.41%
Micro Finance	0	0.00	0.00%	0	0.00	0.00%
Infrastructure	8	800.39	13.01%	7	722.85	10.52%
Comm. Real Estate (CRE)	0	0.00	0.00%	0	0.00	0.00%
Trade	1	8.71	0.14%	0	0.00	0.00%
Agriculture	7	55.70	0.91%	6	53.57	0.78%
HL / EDU / Others	2	11.01	0.18%	1	0.04	0.00%
Real Estate (Other than CRE)	1	30.06	0.49%	1	29.41	0.43%
Ceramic, Granite, Marble	0	0.00	0.00%	0	0.00	0.00%
Rubber & Plastic	1	42.39	0.69%	0	0.00	0.00%
Gem & Jewels	0	0.00	0.00%	0	0.00	0.00%
Grand Total	66	6151.77	100.00%	52	6869.65	100.00%

2017



S.No	SECTOR	Amt. in Cr.
1	INFRA POWER	2268
2	INFRA ROADS	487
3	MINING & QUARRYING	313
4	CONSTRUCTION	255
5	IRON & STEEL	229
6	AGRICULTURE & ALLIED ACTIVITIES	177
7	INFRA-TELECOM	149
8	INFRA OTHERS	120
9	AUTOMOBILES	72
10	PAPER & PAPER PRODUCTS	56
	Grand Total	4125

INVESTMENTS



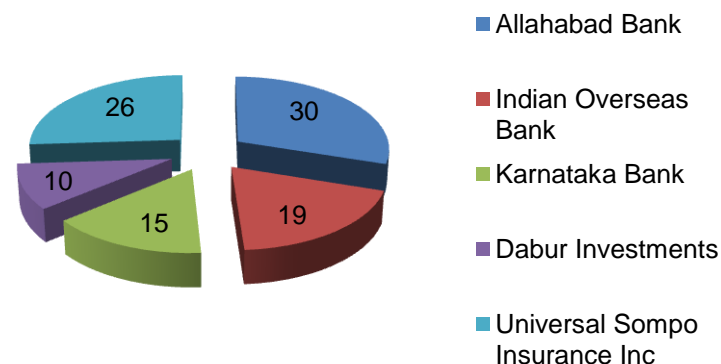
INVESTMENTS - Q2 FY (17-18)			(Rs. In Crs)
As on		30-09-2017	
Net Investments (Domestic)		% of Total Investment	Regulatory %
SLR	48176.53	84.24	Total Non SLR should not exceed 30% of Total investments)
Non SLR	9013.94	15.76	
HTM	37529.93	65.62	
AFS	19294.47	33.74	
HFT	366.07	0.64	
Portfolio Duration (in years)	6.54		Limit : 6.80
AFS & HFT (Trading Book) Duration (in years)	4.11		Limit: 5.00



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

Name of Entity	Shareholding %	Investment (Rs. Crs)
Allahabad Bank	30	105
Indian Overseas Bank	19	66.5
Karnataka Bank	15	52.5
Dabur Investments	10	35
Universal Sompo Insurance Inc	26	91
Total	100	350

Shareholding %



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

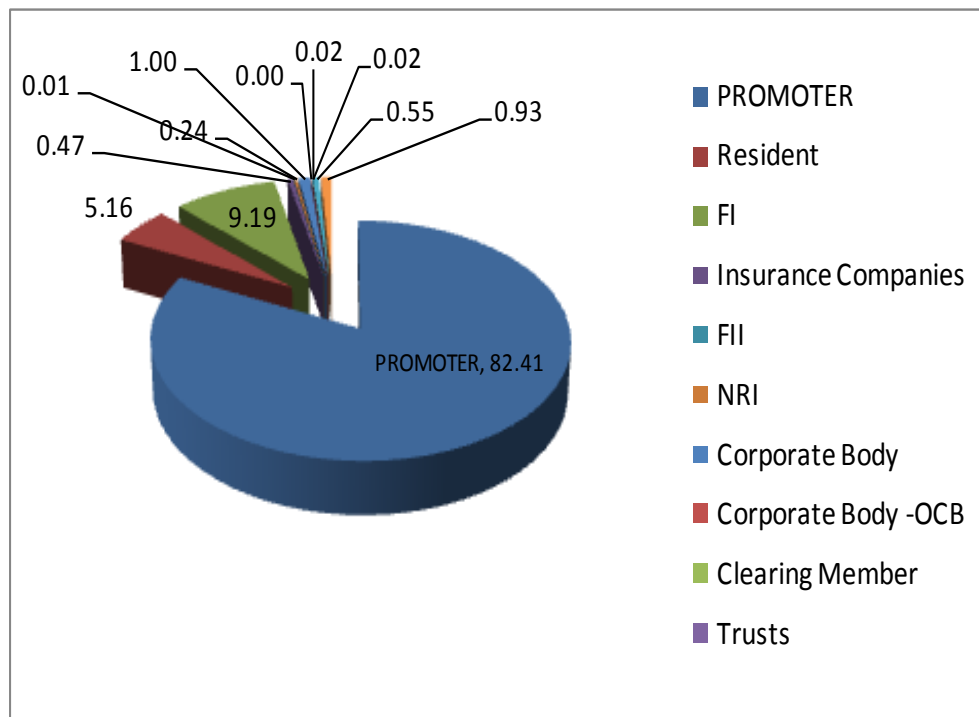
SHARE HOLDING PATTERN AS ON 30.09.2017



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	-	-

(in %)





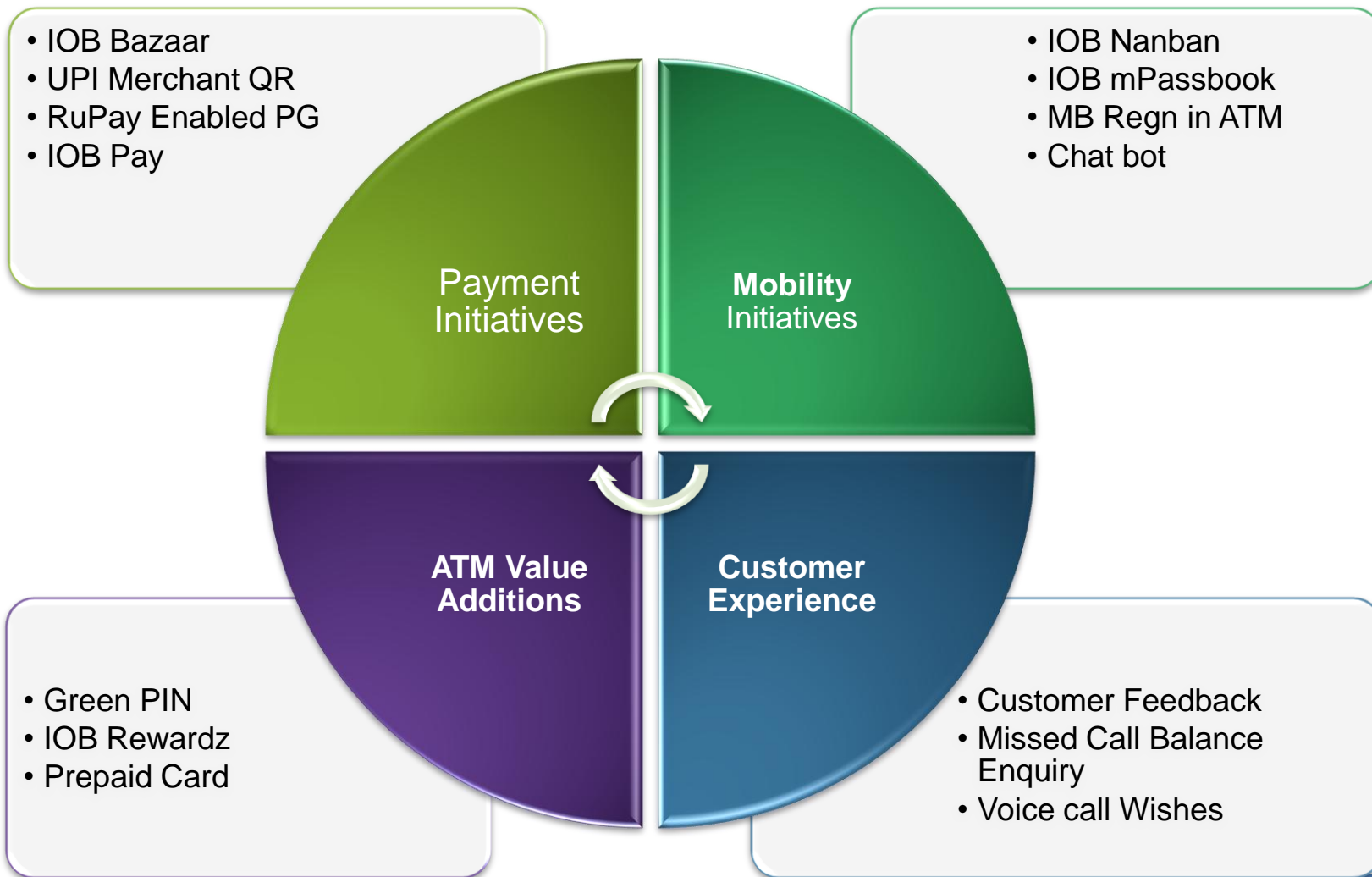
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Particulars (Rs. Crs)	Q2 17-18	Q2 16-17	FY 16-17
Earning per Share (₹) (Annualised for Quarters)	- ve	- ve	- ve
Book Value per Share (₹)	26.22	40.65	34.52
Adjusted Book Value per Share (₹) [(Net Worth - Net NPA)/No of Shares]	- ve	- ve	- ve
Price/Book Value (₹)	0.85	0.63	0.77
Price/Adjusted Book Value (₹)	- ve	- ve	- ve
PE Ratio	- ve	- ve	- ve

*** Price as on 30.09.2017 Rs. 22.20 (NSE)**

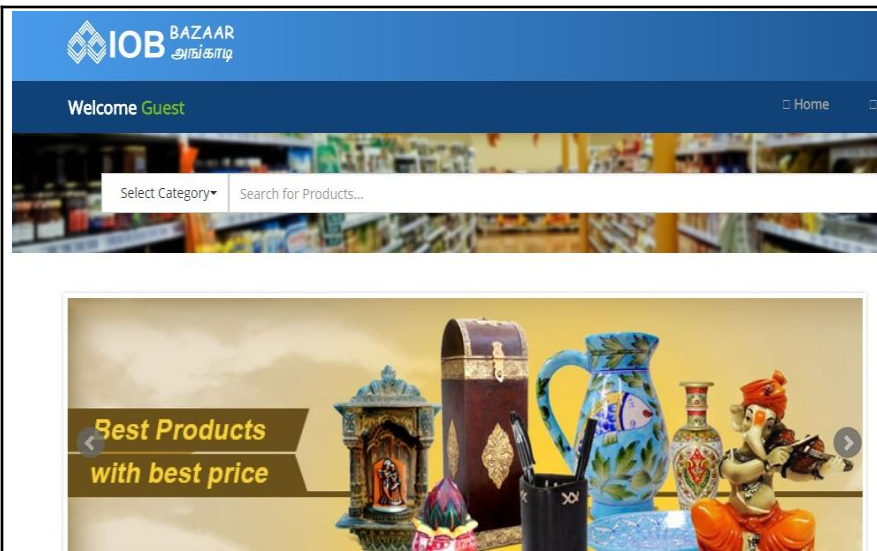


INITIATIVES





PAYMENT INITIATIVES



✓Online Market Place Portal for Mudra & MSME Customers to sell their products online.



✓Scan the QR code from any UPI App for making payment

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.

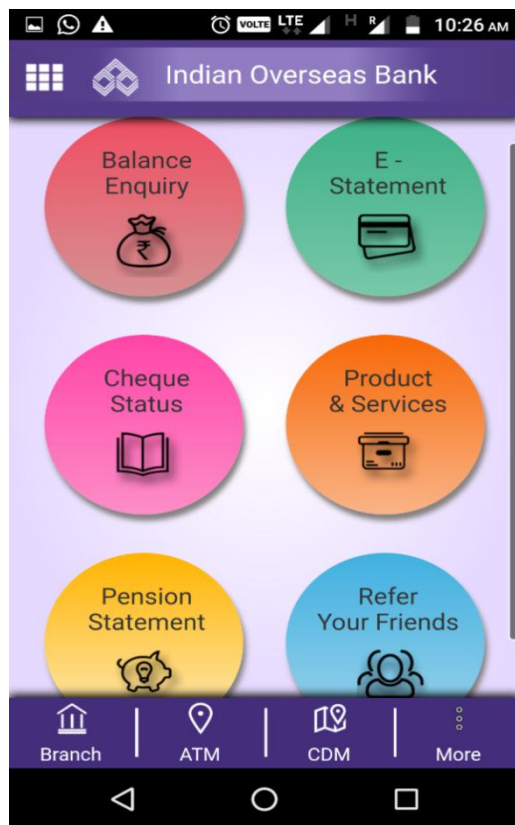


- ✓ Bank's Payment gateway was accepting Master/VISA
- ✓ RuPay acceptance enabled across all merchants of bank's Payment Gateway



- ✓ 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



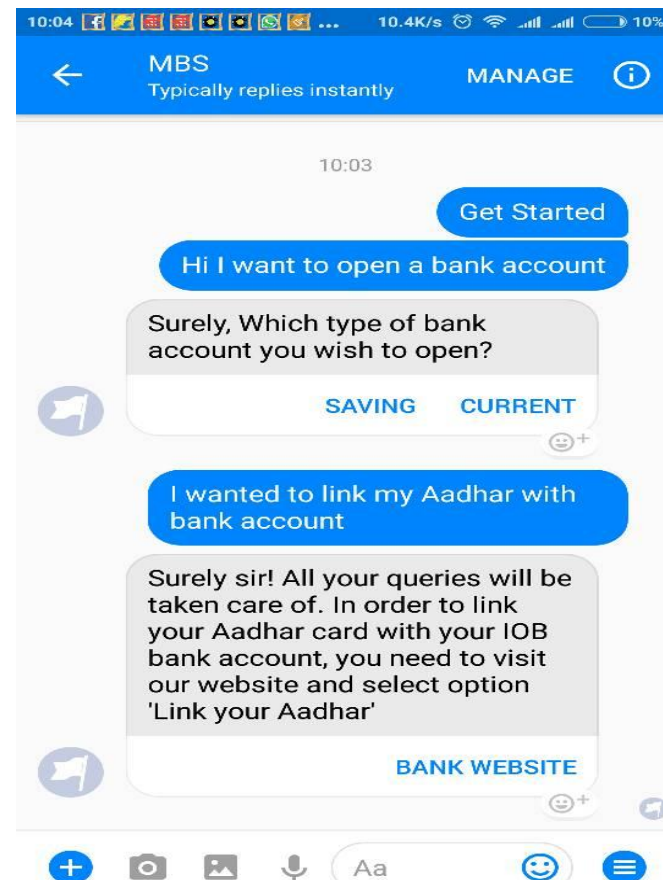
- ✓ Customer Mobile App
- ✓ Branch / ATM / CDM Locator
- ✓ Products and Services of Bank
- ✓ Balance Enquiry of Savings, Current, Deposits and Loan

- ✓ 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



- ✓ 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 chat feeling.

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



- ✓ Now ATM card pin is provided as green pin as a paper-Less green initiative.
- ✓ Customer can apply for re-pin through green pin facility where they can get OTP for pin reset to their registered mobile number.
- ✓ When customer inserts their card in ATM machine they will receive an OTP.



- ✓ 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



DISCLAIMER

- 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

