



# Indian Overseas Bank इण्डियन ओवरसीज़ बैंक



## PERFORMANCE ANALYSIS

Q1 2018-19



Indian Overseas Bank



@IobIndia



IobIndia



Indian Overseas Bank

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

# KEY STRENGTHS - QUALITATIVE



**81** years of Banking Expertise

**Touch Points: 3326**  
Domestic Branches,  
**7** Overseas  
Branches & **3608**  
ATMs

**57%** branches in  
Rural and SU centres

**66.04%** RAM share  
to Domestic  
Advances



**35** Million Active  
customers

Retail Share: **20.19%**

Agri Share: **22.81%**

MSME Share: **23.04%**

# KEY STRENGTHS



- **81** years in the service of Banking.
- Strong Domestic presence of **3326** Branches & **3608** ATM/Cash Recyclers.
- **57%** of Branches catering to the needs of Rural and Semi Urban centres enhancing deeper Financial Inclusion.
- **2640** Business Correspondents provide extended reach.
- A strong Brand name in South India especially in the State of **Tamil Nadu**.
- Trust of **35 million** active customers.
- Overseas Presence with **7** branches and **1** Representative Office.
- Sustained Growth in Low cost **CASA** deposits.
- Improved performance in **Retail, Agri** and **MSME** Segments contributing to **66.04 %** of Domestic Advances up from **59.96%** an year ago.
- Digital initiatives and strong technology penetration.

# HIGHLIGHTS - QUANTITATIVE

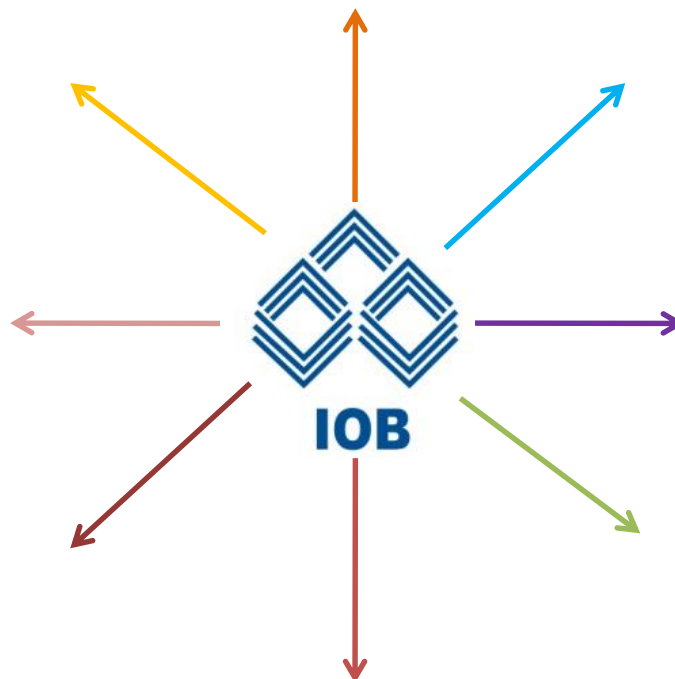


Non Interest  
Income  
increased by  
**9.20%** (Y-o-Y)

Maintains Healthy  
Domestic CASA of **37.44%**  
with SB growth at **7.30%**

RAM portfolio  
grew by **10.67%**  
(Y-o-Y)

Cost of Funds  
declined by  
**24 bps** (Y-o-Y)



Retail segment  
recorded growth  
of **24.11%** (Y-o-Y)

**Credit Risk  
Weight Assets**  
decreased by Rs.  
**32,721** crores  
over Jun-17

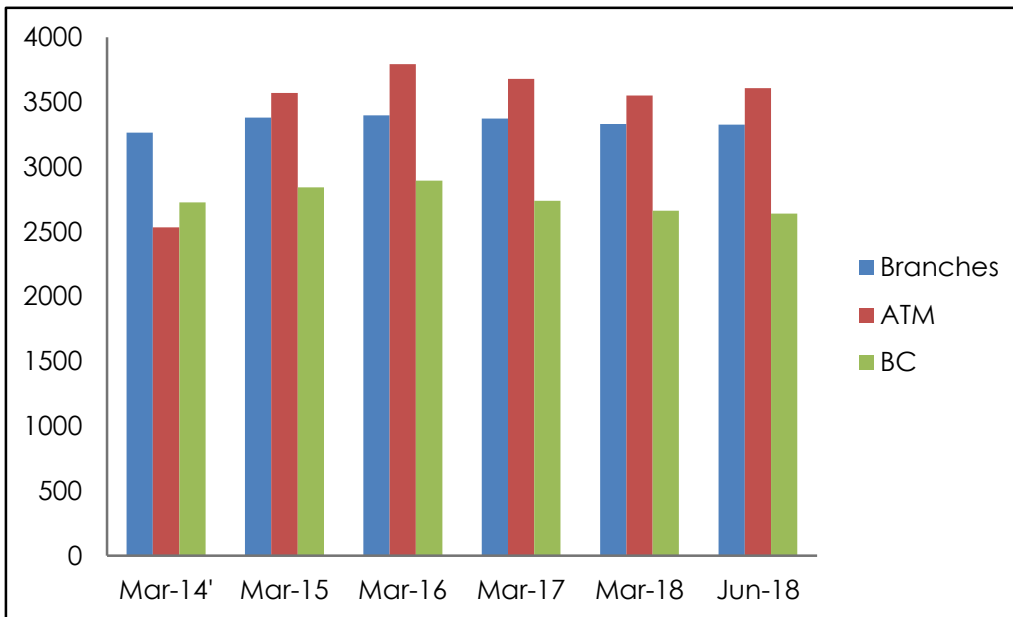
**4,00,000** New SB  
accounts opened  
in Q1 2018-19

Loss Incurring  
Branches to Total  
Branches decreased  
to **11.67%** from  
**16.93%** in June 17

- Maintains healthy Global CASA Ratio of **36.85%** as at June 2018.
- Global Deposits recorded a growth of **1.15%** on Y-o-Y basis and ended at Rs. **2,13,168** crores.
- Global Advances ended at Rs. **1,48,760** crores with improved RAM concentration of **61.42%** at Rs. **91,372** crores.
- Retail Credit recorded a growth of **24.11%** & Agri grew by **7.16%** on Y-o-Y basis.
- Core Retail grew by **23.68%** on Y-o-Y basis & **6.02%** on Sequential quarter basis.
- Better NPA Management, Slippages lesser than Recovery in **Q1**.
- Provision Coverage Ratio improved from 53.09% in Jun 17 to **61.10%** in Jun 2018.
- Cost to Income Ratio stood favourably lower at **50.48%** for Q1 2018-19

- Other Income grew by **9.20%** for Q1 2018-19 over Q1 2017-18 and recorded a growth of **9.25%** for Q1 18-19 over Q4 17-18.
- Interest Expenditure declined by **3.86%** for Q1 2018-19 over Q1 2017-18 and recorded a decline of **1.75%** over Q4 17-18
- Staff Expenses declined by **2.84%** for Q1 2018-19 over Q1 2017-18.
- Operating Profit stood at **Rs. 1,132** crores for Q1 2018-19 as against Rs. 777 crores in Q1 2017-18 registering a growth of **45.77%**.
- Net Loss stood at Rs. **919** crores for Q1 2018-19 as against Rs.3,607 crores for Q4 2017-18.
- Cost of Deposits and Cost of Funds dipped by **25** & **24** basis points respectively on Y-o-Y & Q-o-Q basis.
- Business per employee consistently improved to **Rs. 13.20** crores as of June 18 as against Rs. **12.32** crores as of Jun -17.

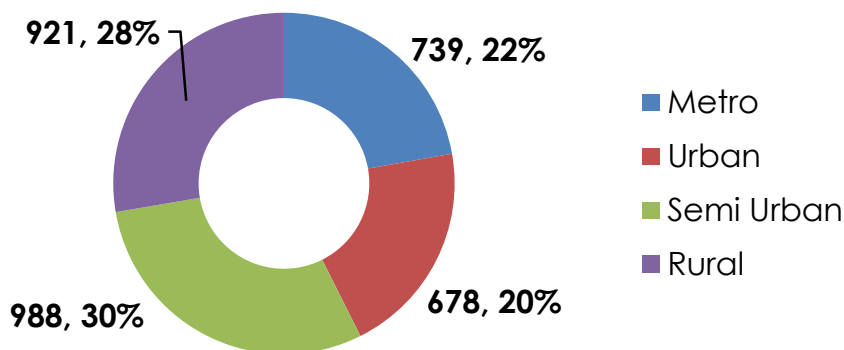
# CUSTOMER TOUCH POINTS



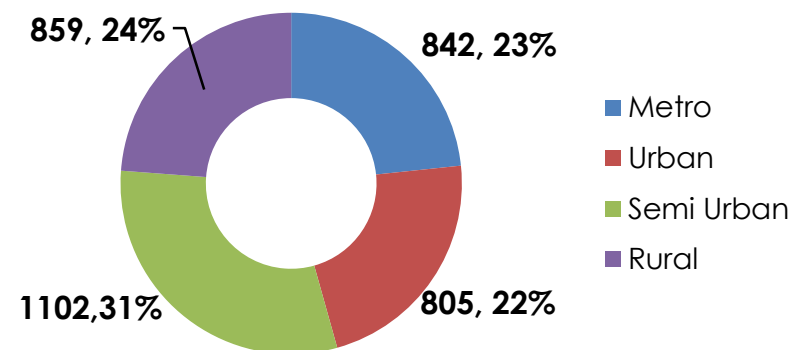
Year	Branches	ATM/CR	BC
Mar-14	3265	2533	2727
Mar-15	3381	3571	2841
Mar-16	3397	3793	2894
Mar-17	3373	3679	2738
Mar-18	3332	3552	2663
Jun-18	3326	3608	2663

**BC: Business Correspondents**  
**CR: Cash Recyclers**

## Branch Network - Jun-18



## ATM Network - June-18



Note: Merged 6 branches during Q1 2018-19



# GLOBAL FOOTPRINTS – FOREIGN BRANCHES



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

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

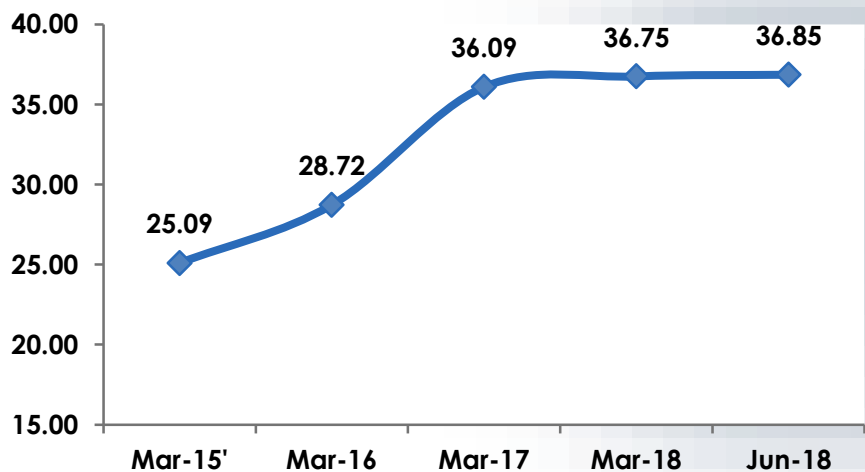
# BUSINESS PERFORMANCE



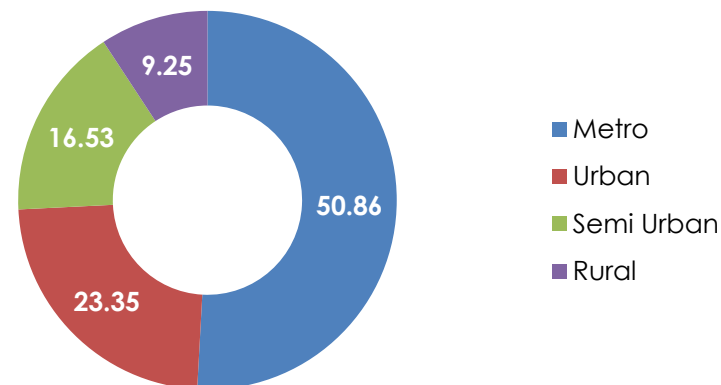
Rs in Crores

Particulars	Mar-16	Mar-17	Jun-17	Mar-18	Jun-18	YoY(%)	QoQ(%)
CASA Deposits	64485	76269	75561	79678	78560	3.97	-1.40
Total Deposits	224514	211343	210748	216832	213168	1.15	-1.69
Advances	172727	156776	150238	150999	148760	-0.98	-1.48
<b>Business Mix</b>	<b>397241</b>	<b>368118</b>	<b>360986</b>	<b>367831</b>	<b>361928</b>	<b>0.26</b>	<b>-1.60</b>
CASA%	28.72	36.09	35.85	36.75	36.85	1.00	0.11
CD Ratio%	76.93	74.18	71.29	69.64	69.79	-1.50	0.15

### CASA %



### Deposit Composition - Domestic



# DEPOSIT COMPOSITION

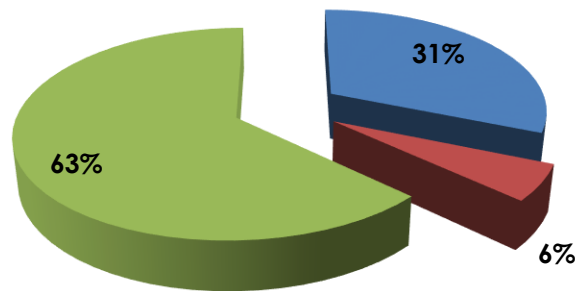


Rs in Crores

Particulars	Mar-16	Mar-17	Jun-17	Mar-18	Jun-18	YoY(%)	QoQ(%)
<b>Savings</b>	52404	63232	62073	66742	66634	7.35	-0.16
<b>Current</b>	12082	13037	13488	12936	11926	-11.58	-7.80
CASA Deposits	64485	76269	75561	79678	78560	3.97	-1.40
Term Deposits	160029	135074	135188	137154	134608	-0.43	-1.86
Total Deposits	224514	211343	210748	216832	213168	1.15	-1.69
<b>CASA%</b>	<b>28.72</b>	<b>36.09</b>	<b>35.85</b>	<b>36.75</b>	<b>36.85</b>	<b>1.00</b>	<b>0.11</b>

## Deposit Composition

■ Savings ■ Current ■ Term Deposits



## CORPORATE SALARY ACCOUNT

**Much beyond a Bank Account**



### Welcome Kit

Free - ATM cum Debit card  
Cheque Book



### Personalised Banking

Overdraft Facility/Credit Card  
Retail Loans/ Flexi Deposit



### E-Banking

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



### Investment Options

Demat Account/Insurance  
Mutual Funds



### Personal Accident Cover

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

# Prosperity is now in your Pocket!

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

*"New ways to  
serve up your  
Smile"*



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

### LOAN PRODUCTS

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

### DIGITAL PRODUCTS

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

### OTHER SERVICES

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

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

# DEPOSITS & COST

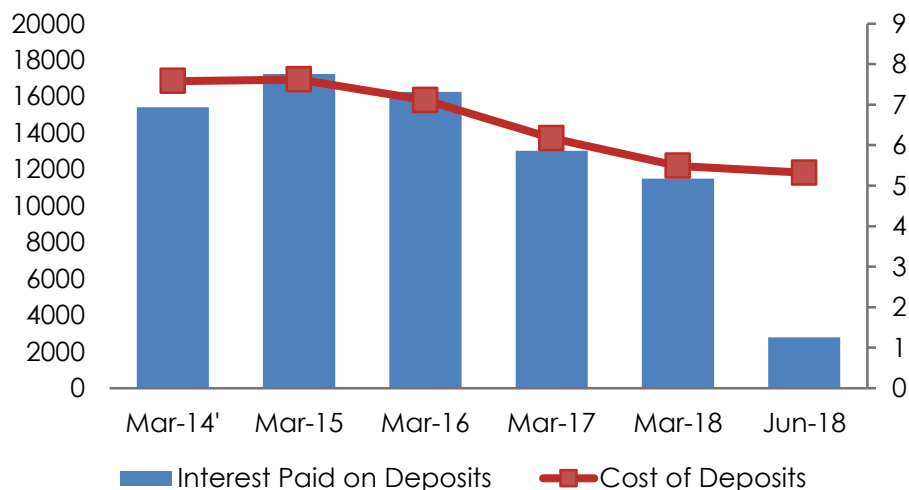


Rs in Crores

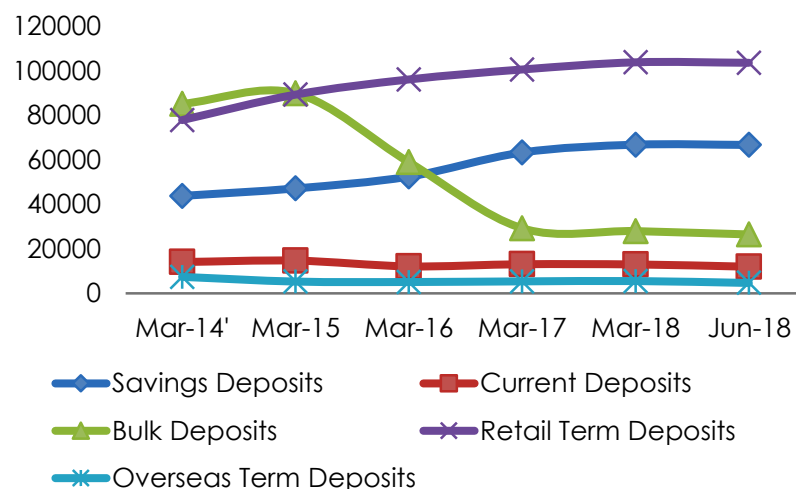
Parameters	Mar-14'	Mar-15	Mar-16	Mar-17	Mar-18	Jun-18
Savings Deposits	43744	47101	52404	63232	66742	66634
Current Deposits	14023	14640	12082	13037	12936	11926
Bulk Deposits	85092	89837	58917	29195	27906	26418
Retail Term Deposits	77755	89197	96029	100514	103743	103526
Overseas Term Deposits	7362	5274	5082	5366	5505	4664
Total Deposits	227976	246049	224514	211343	216832	213168
CASA%	25.34	25.09	28.72	36.09	36.75	36.85

Parameters	Mar-14'	Mar-15	Mar-16	Mar-17	Mar-18	Jun-18
Interest Paid on Deposits	15409	17246	16250	13026	11494	2797
Cost of Deposits	7.58	7.62	7.11	6.17	5.49	5.32

### Interest Paid on Deposits/CoD



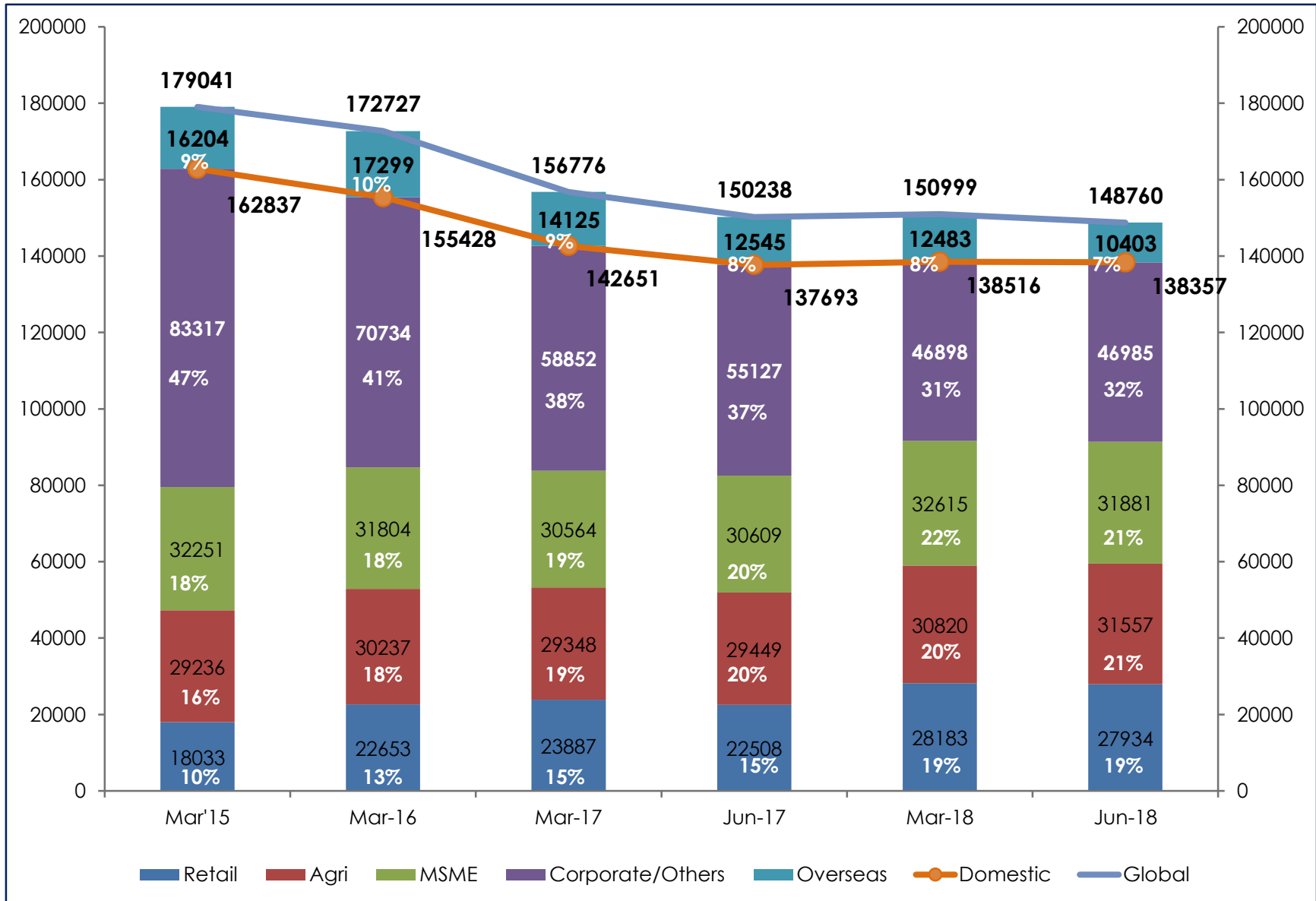
### Deposits



# SECTOR WISE GLOBAL ADVANCES



Rs in Crores



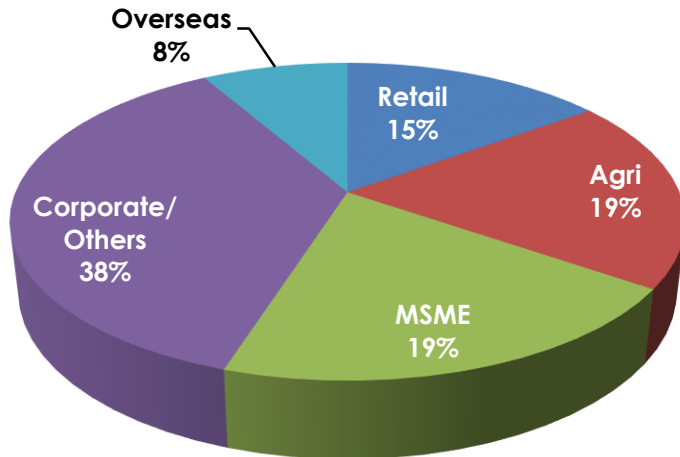
# DIVERSIFICATION FOR RISK MITIGATION



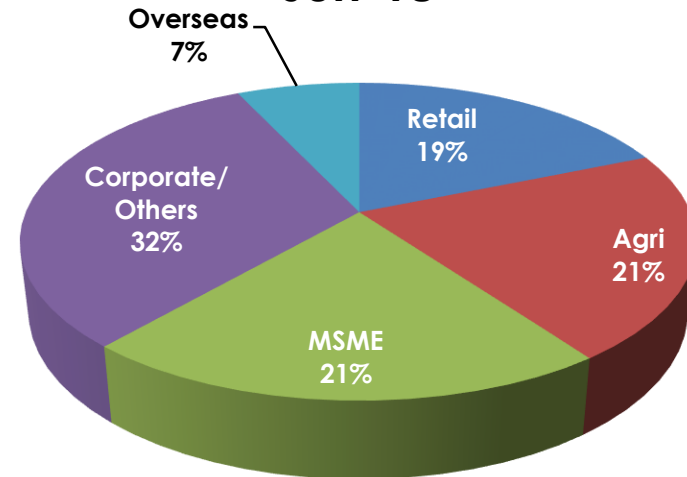
Rs in Crores

Details	Mar-16	Mar-17	Jun-17	Mar-18	Jun-18
Retail	22653	23887	22508	28183	27934
Agri	30237	29348	29449	30820	31557
MSME	31804	30564	30609	32615	31881
Corporate/Others	70734	58852	55127	46898	46985
Overseas	17299	14125	12545	12483	10403
<b>Global</b>	<b>172727</b>	<b>156776</b>	<b>150238</b>	<b>150999</b>	<b>148760</b>

Jun-17



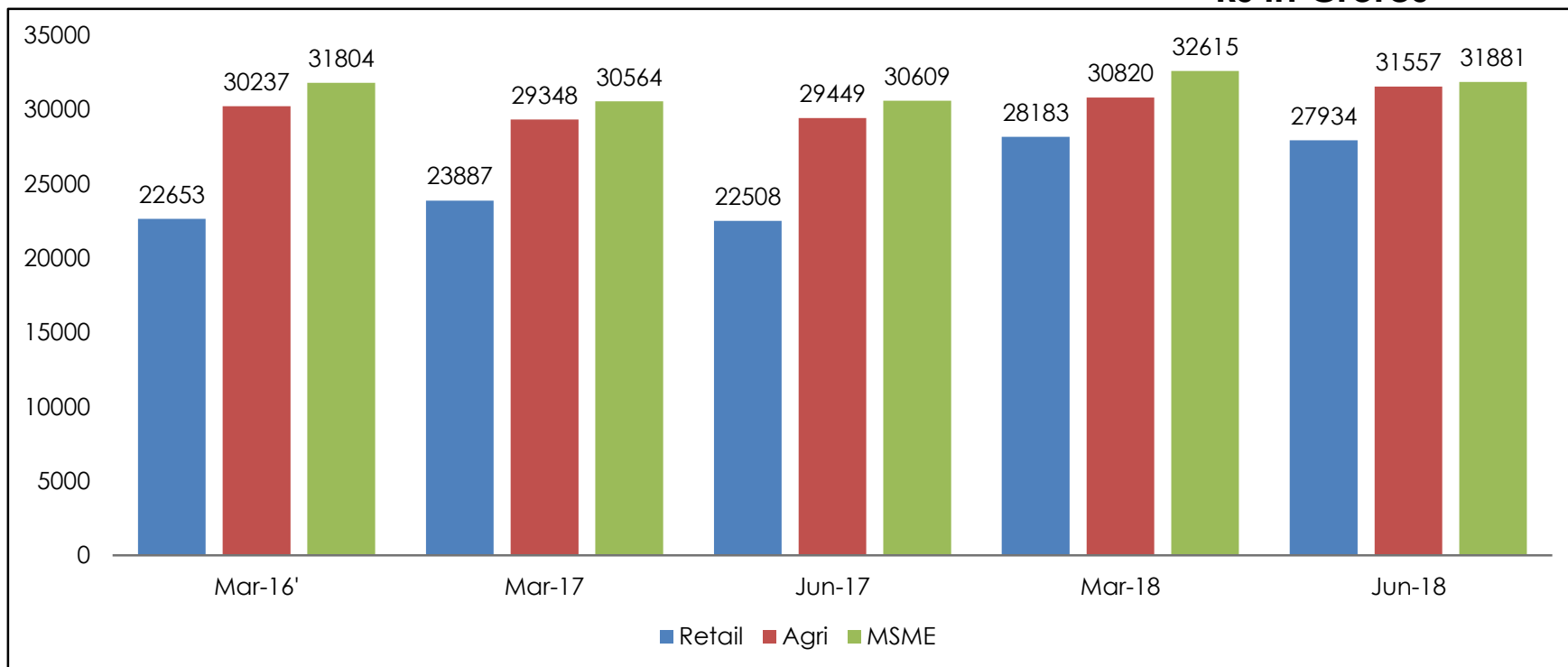
Jun-18



# RAM – THE GROWTH DRIVER



Rs in Crores

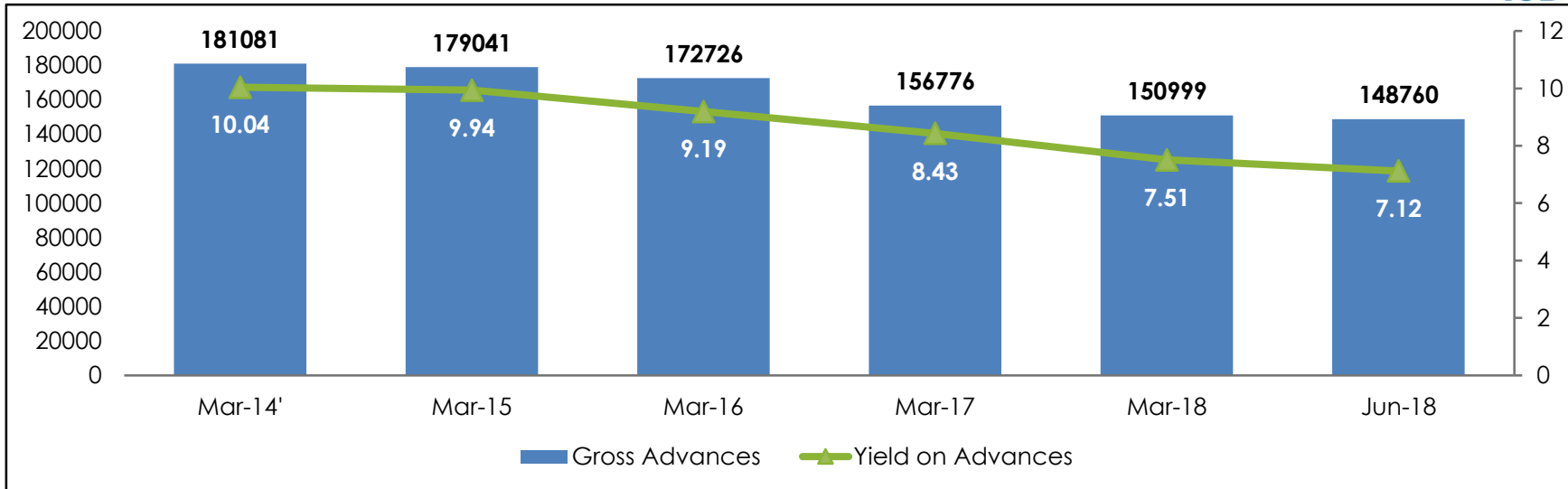


Particulars	Mar-16	Mar-17	Jun-17	Mar-18	Jun-18
Retail	22653	23887	22508	28183	27934
Agri	30237	29348	29449	30820	31557
MSME	31804	30564	30609	32615	31881
Total RAM	84694	83799	82566	91618	91372
<b>Domestic Advances</b>	<b>155428</b>	<b>142651</b>	<b>137693</b>	<b>138516</b>	<b>138357</b>
<b>% Share of RAM</b>	<b>54.49</b>	<b>58.74</b>	<b>59.96</b>	<b>66.14</b>	<b>66.04</b>

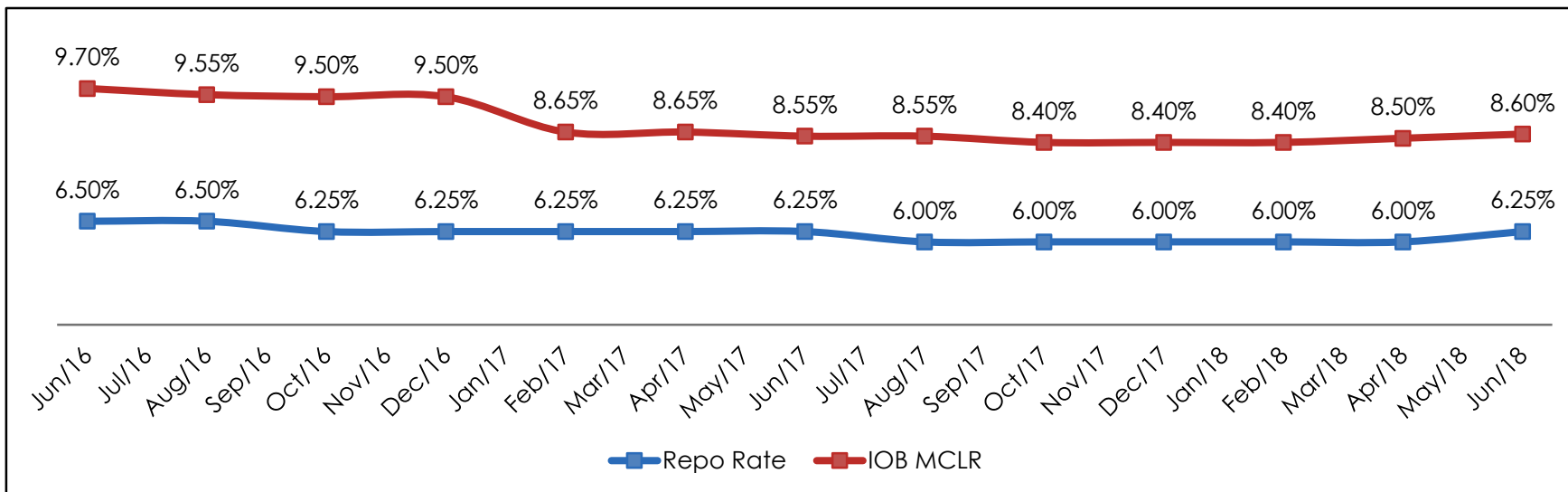


# GROSS ADVANCES & YOA

Rs in Crores



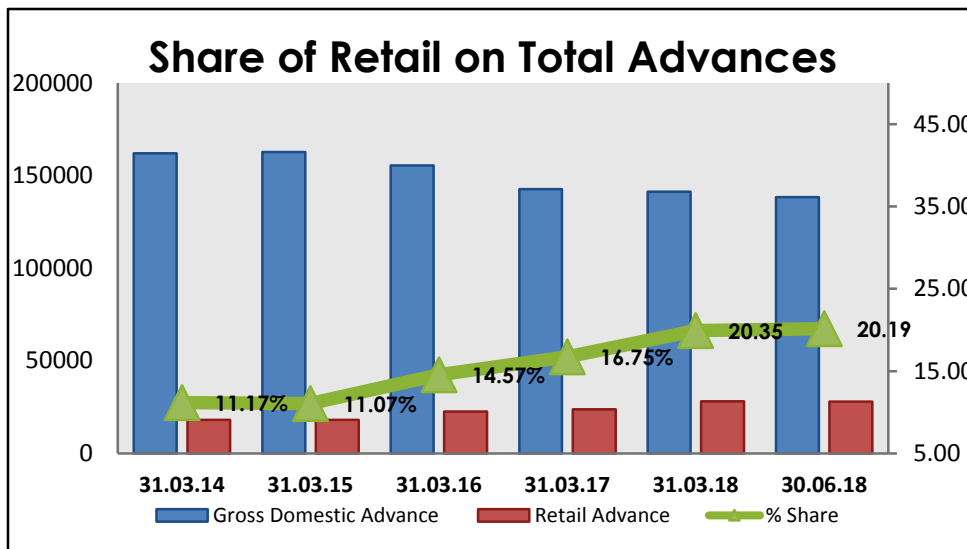
# REPO RATE & IOB MCLR



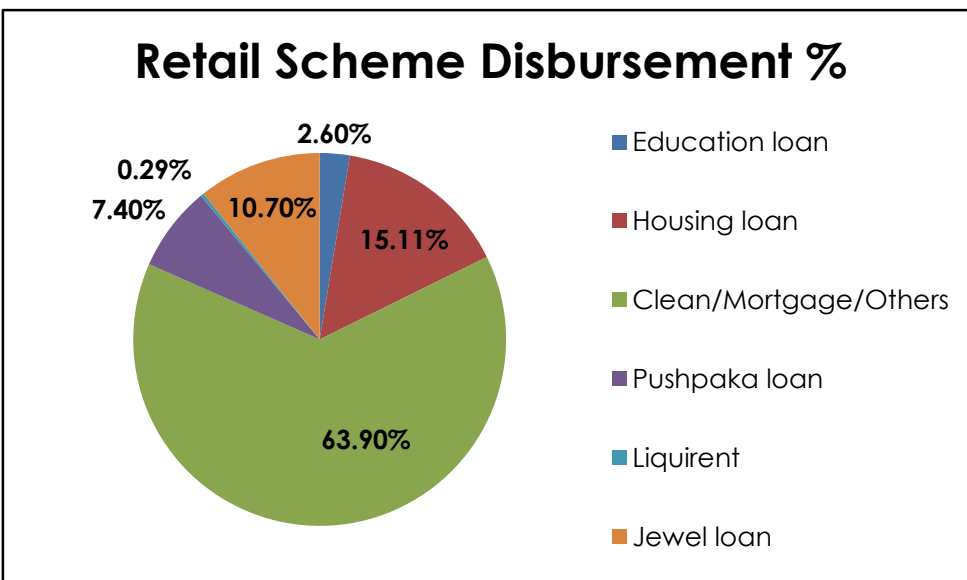
# RETAIL PERFORMANCE



Rs in Crores



Year	Gross Domestic	Retail Advance	% Share
Mar'14	161998	18101	11.17%
Mar'15	162837	18033	11.07%
Mar'16	155428	22653	14.57%
Mar'17	142651	23887	16.75%
Mar '18	138516	28183	20.35%
Jun 18	138357	27934	20.19%



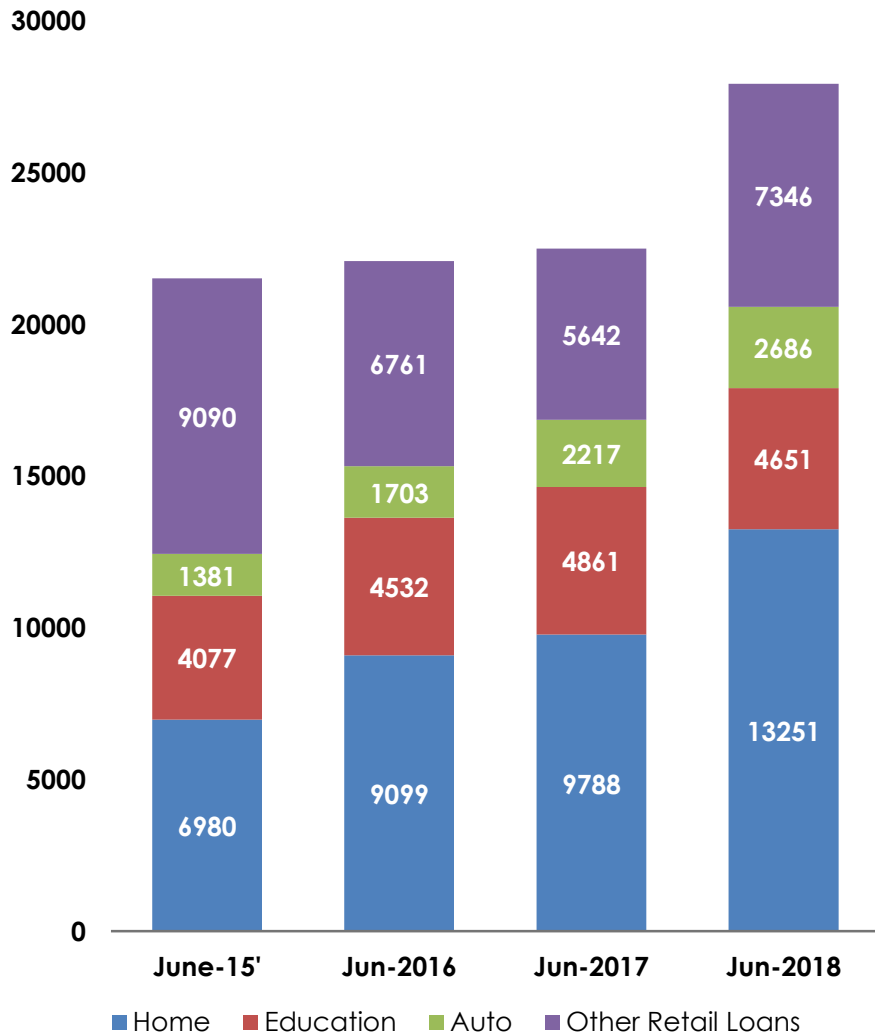
## RETAIL SCHEME WISE DISBURSEMENT

Schemes	30.06.2018	Share %
Education loan	80.58	2.60%
Housing loan	468.01	15.11%
Clean/Mortgage/Others	1979.06	63.90%
Pushpaka loan	229.17	7.40%
Liquirent	9.13	0.29%
Jewel loan	331.37	10.70%
<b>Total</b>	<b>3097.32</b>	<b>100.00%</b>

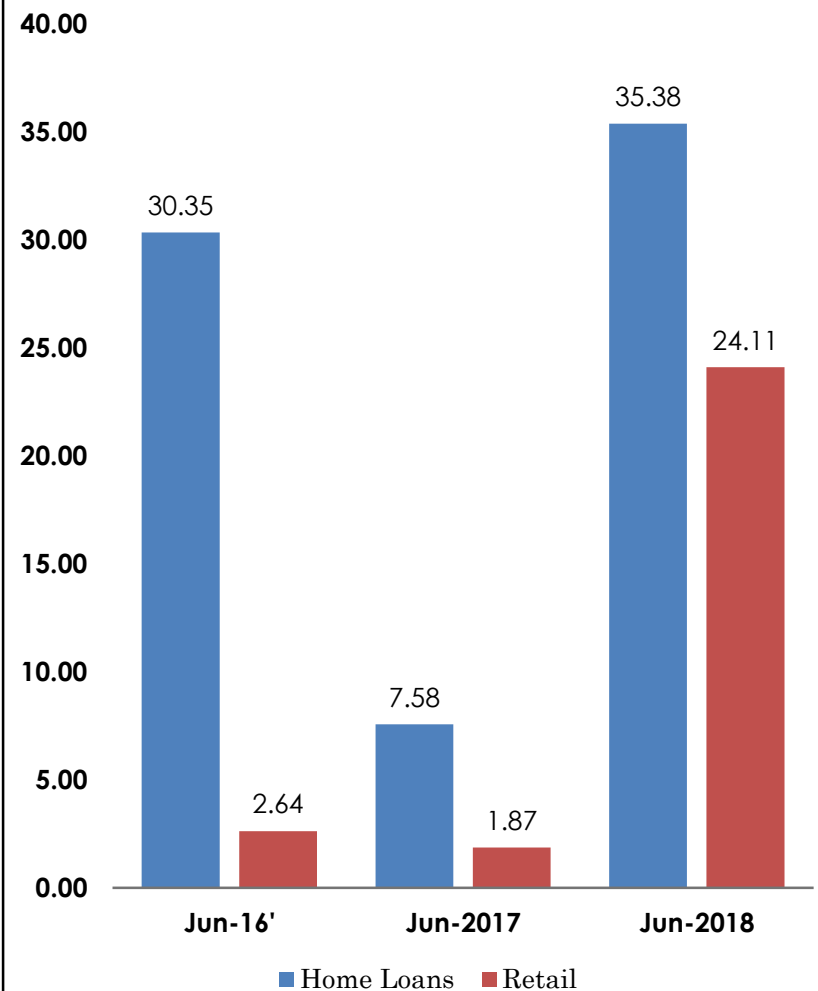
# RETAIL GROWTH FOR SUSTAINABILITY



### Retail Credit – By Segment (Rs in Crore)



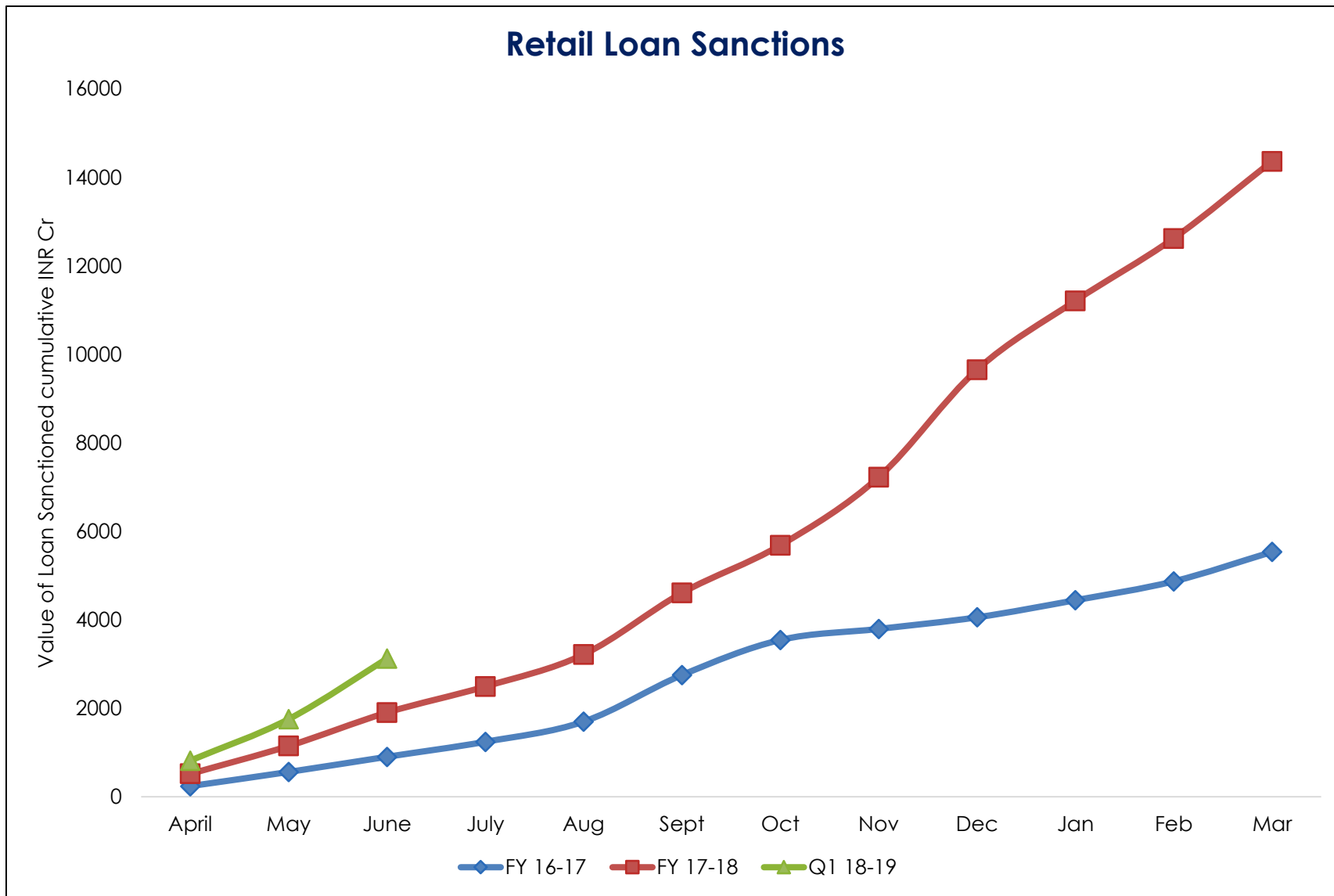
### Growth % - Home Loans & Retail Loans



# RETAIL SANCTIONS DEPICTS IMPROVED EFFICIENCY



Rs in Crores



\*Branch level sanctions

# INGREDIENTS TO STEAM RETAIL GROWTH



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

# IOB MSME Loan Schemes

## Mudra (PMMY)

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

## IOB SME Mahila Plus

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

## IOB SME 300 Daily

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

## Stand up India

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

## IOB SME Easy

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

## IOB MSE Plus

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

MSMEs are the backbone of our country.  
IOB fulfills Entrepreneurial Dreams.

Hassle-free Loans @ Competitive Rates



Photo: Arjun



# इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

Good People to Grow with

WHATEVER YOUR NEED  
WE ARE ONE CLICK AWAY



FOR MORE INFORMATION PLEASE LOGIN TO [WWW.IOB.IN](http://WWW.IOB.IN)

[www.iob.in](http://www.iob.in) | 1800 425 4445 | @IOBIndia | [sme@iobnet.co.in](mailto:sme@iobnet.co.in)



इण्डियन ओवरसीज़ बैंक  
Indian Overseas Bank

(A Government of India undertaking)  
जमीन सही है मनुष्य सही  
Good people to grow with



EASY  
DOCUMENTATION



INSTANT  
APPROVAL



QUICK  
DISBURSAL



MAXIMUM  
REPAYMENT



[www.iob.in](http://www.iob.in)



1800 425 4445



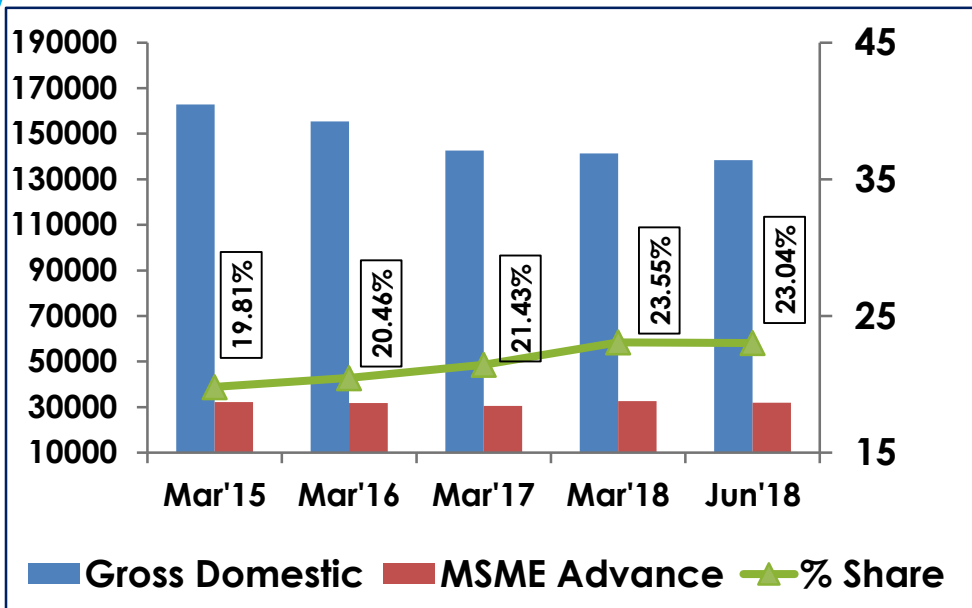
@IOBIndia

# MSME PERFORMANCE



IOB

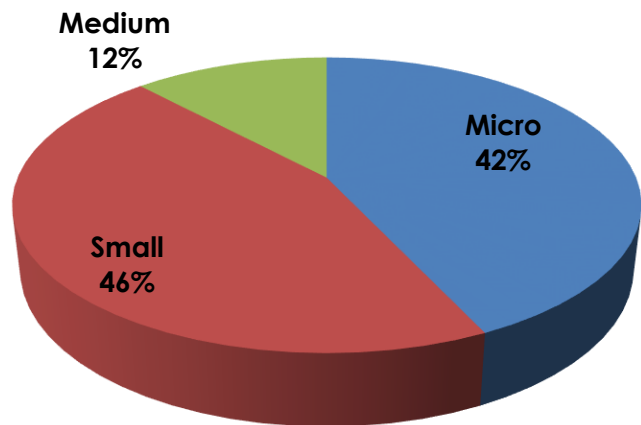
Rs in Crores



Year	Gross Domestic	MSME Advance	% Share
Mar'14	161998	28978	17.89%
Mar'15	162837	32252	19.81%
Mar'16	155428	31804*	20.46%
Mar'17	142651	30564*	21.43%
Mar'18	138516	32615*	23.55%
Jun'18	138357	31881	23.04%

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

## % Share of MSME Credit



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

Category	No of Accounts	Amount in Crores	% Share
Micro	431876	13489	42%
Small	25880	14690	46%
Medium	1306	3702	12%
<b>Total</b>	<b>459062</b>	<b>31881</b>	<b>100%</b>

# INGREDIENTS TO STIMULATE MSME SECTOR

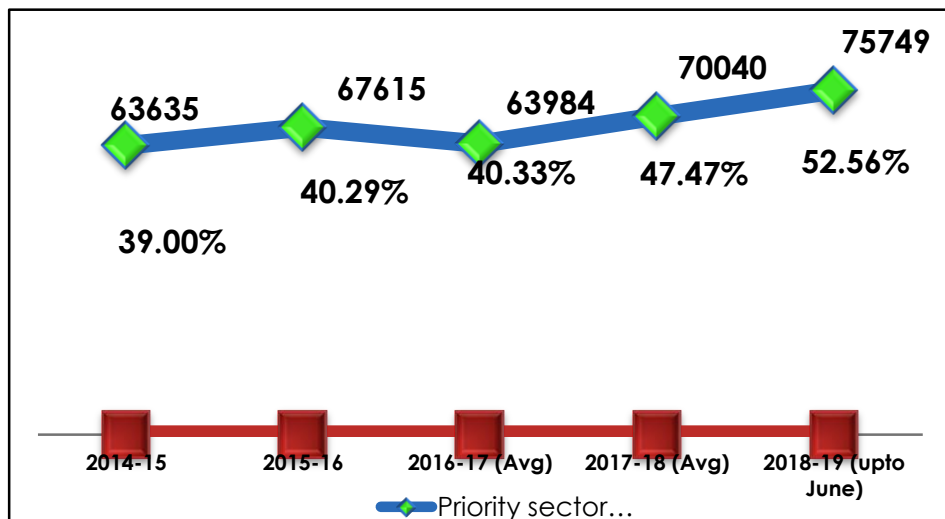


- Focused lending through **28 Specialised & 273 SME focused branches.**
- Introduced **9 Cluster Specific Schemes**
- Online Registration of MSME Applications **with E-Tracking.**
- End to end **digitalization & Online MSME Credit Processing upto** loan amount of Rs. 10 lacs.
- Introduced New **Scoring Model** for MSMEs
- IOB **SME 300 Daily** product aimed at Small Traders/Vendors.
- SME Advance **training** to Branch Managers & Credit Officers through specialized institutes like NIBM.
- **Lead Generation** from Standup India, KVIC, Udayamimitra portals.
- Tie up arrangement made with RXIL o participate in **TReDS** online platform for extending finance to MSME units against their receivables.



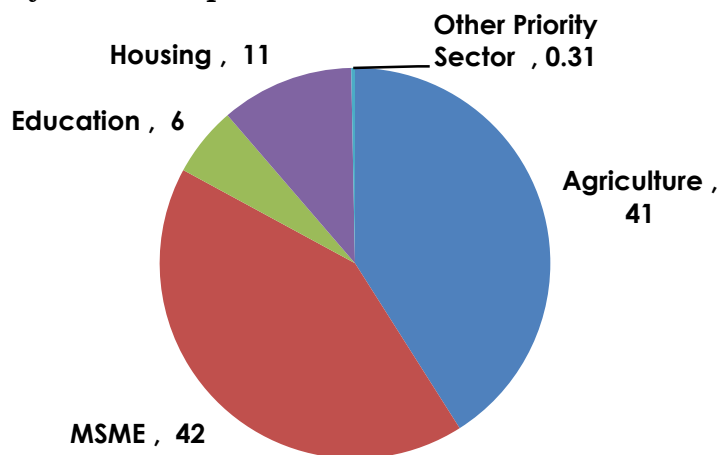
# PRIORITY SECTOR ADVANCES - OVERVIEW

Rs in Crores



Financial Year	Priority sector Achievement	% of achievement
2014-15	63635	39.00%
2015-16	67615	40.29%
2016-17 (Avg)	63984	40.33%
2017-18 (Avg)	70040	47.47%
2018-19 (upto Jun 18)	75749	52.56%

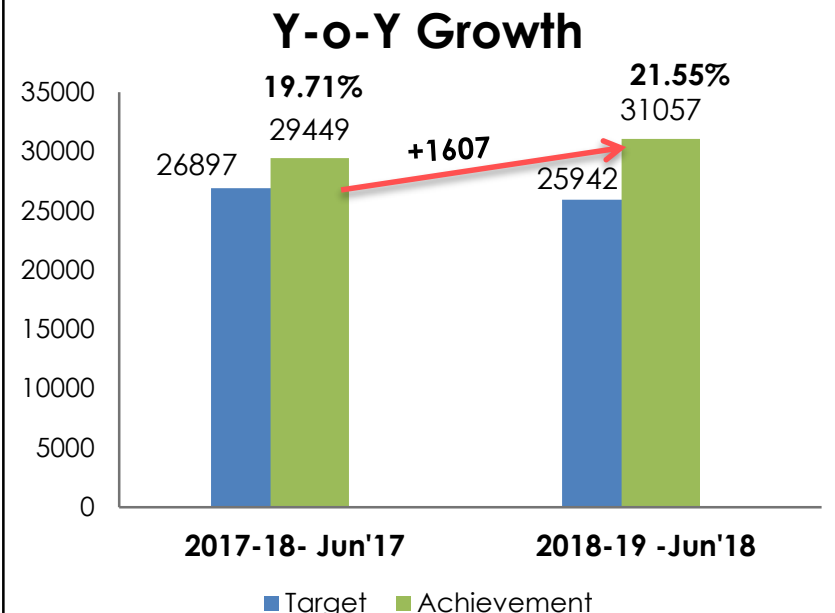
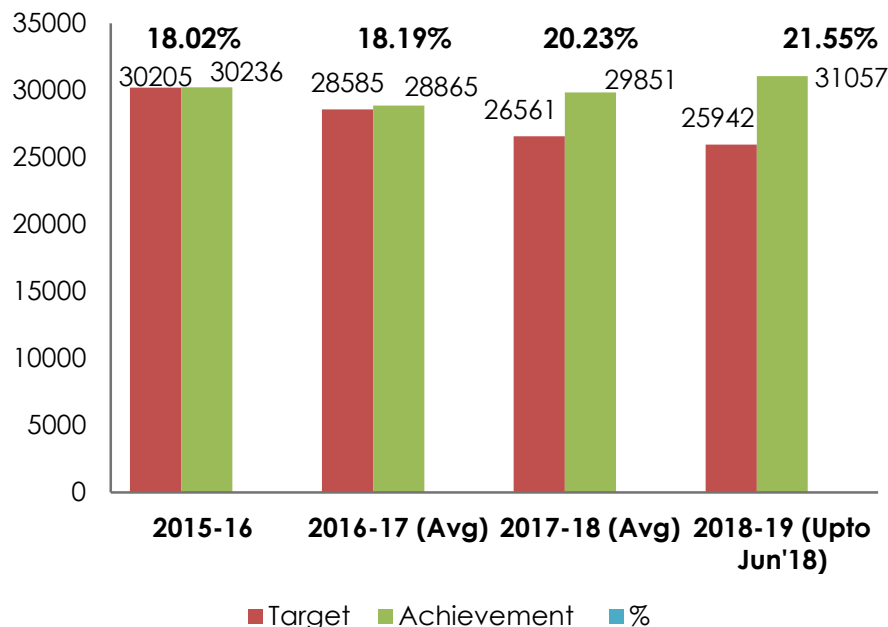
Priority sector exposure as on 30.06.2018



Priority sector exposure	O/s as on 30.06.2018	% Share
Agriculture	31057	41.00
MSME	31748	41.91
Education	4371	5.77
Housing	8338	11.01
Other Priority Sector	235	0.31
<b>Total</b>	<b>75749</b>	<b>100%</b>

# AGRI ADVANCES

Rs in Crores



Amt in Crs

Financial Year	ANBC	Target (18% of ANBC)	Achievement		Y-o-Y Growth
			Amount	%	
2015-16	167805	30205	30236	18.02%	+3.42%
2016-17 (4 Quarters' Avg)	158808	28585	28865	18.19%	-4.53%
2017-18 (4 Quarters' Avg)	147561	26561	29851	20.24%	+3.42%
2018-19 (Upto June18)	144121	25942	31057	21.55%	+5.46%

## RSETIs

- ✓ **13 RSETIs** (12 in TN and 1 in Kerala).
- ✓ Conducted **2,270 Trainings** since inception.
- ✓ **56,713** Trainees .
- ✓ Our settlement Percentage is **70 %** on par with National average of **66%**.
- ✓ **Credit settlement is 50%** on par with National average of **42%**

### Role of RSETIs

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

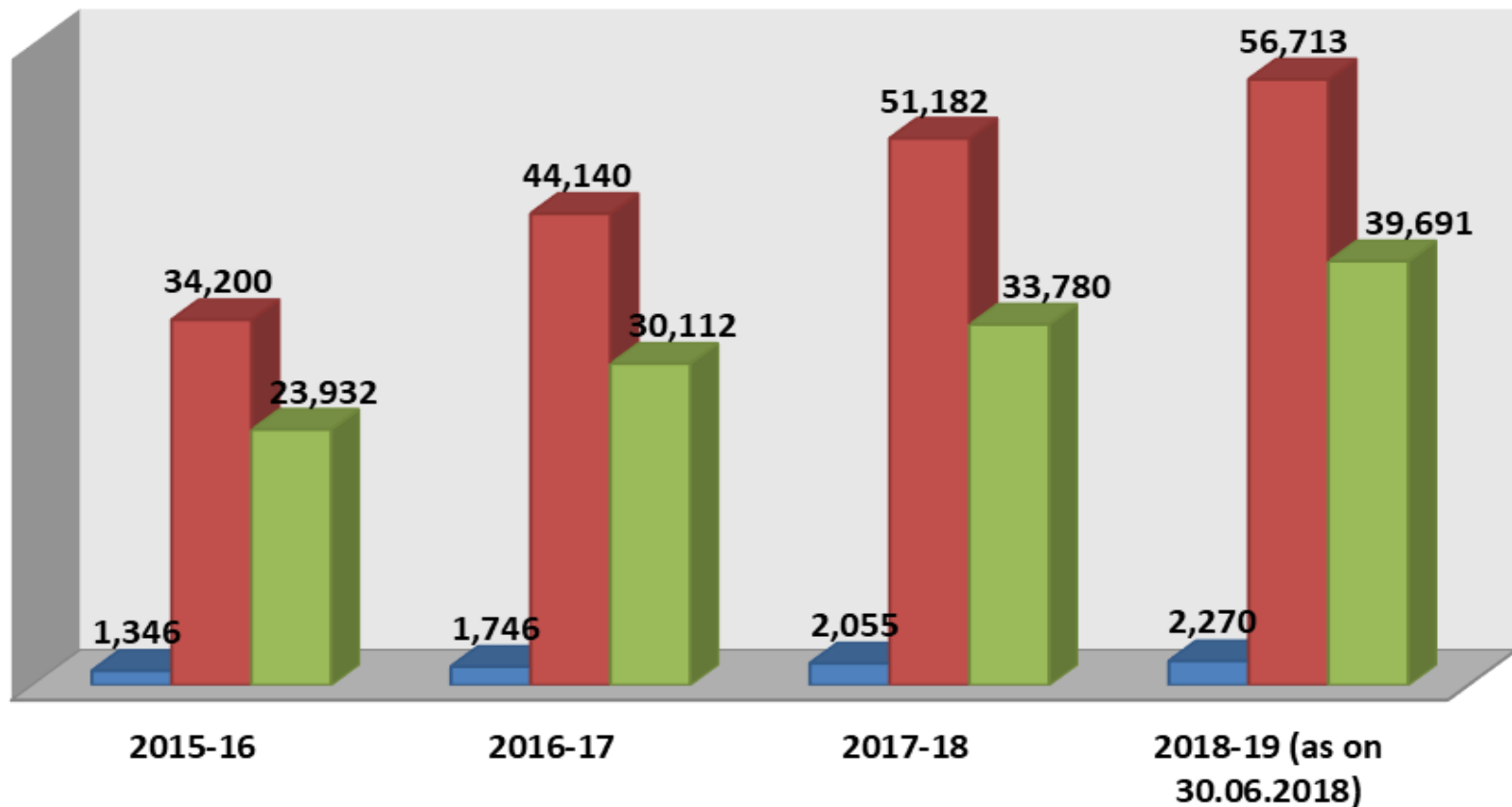
## FLCs

- ✓ **23 FLCs** (13 in TN and 10 in Kerala).
- ✓ **79,566 candidates** were trained through 715 special camps.
- ✓ **1,08,920 candidates** were trained through 779 target specific camps
- ✓ Credit Counseling to **72,088 candidates**.
- ✓ FL sessions in **115 ITIs covered 10,800 students**.

FY 2018-19	No. of RSETI Training Program	No of Candidates Trained by RSETI
Target	340	9,470
Achievement	62	1,644

## RSETI - Year to Year Growth (cumulative)

■ Trainings ■ Candidates Trained ■ Candidates settled



# INCOME & EXPENSES

Rs in Crores



Particulars	Q1 2017-18	Q4 2017-18	Q1 2018-19	YoY(%)	QoQ(%)
Interest Income	4187	4828	4249	1.47	-11.99
Non Interest Income	987	987	1078	9.20	9.25
<b>Total Income</b>	5174	5814	5327	2.94	-8.39
Interest Expended	3163	3095	3041	-3.86	-1.75
Staff Expenses	791	745	769	-2.84	3.22
Other Expenses*	444	846	386	-13.20	-54.43
<b>Total Expenses</b>	4398	4685	4195	-4.62	-10.47
<b>Operating Profit</b>	<b>777</b>	<b>1129</b>	<b>1132</b>	<b>45.77</b>	<b>0.25</b>

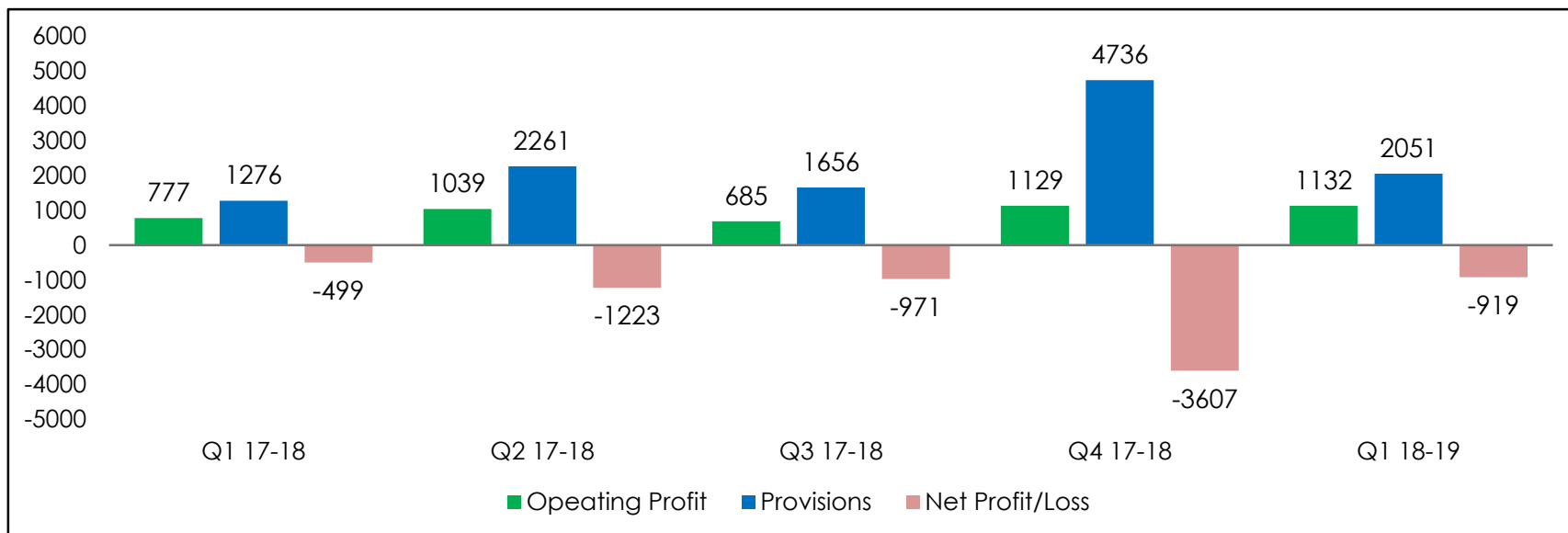
\* Note: Other expenses for Q1/Q4 2017-18 includes amount on interest waiver on OTS.

# PROFITABILITY

Rs in Crores



Particulars	Q1 2017-18	Q4 2017-18	Q1 2018-19	YoY(%)	QoQ(%)
Operating Profit	777	1129	1132	45.77	0.25
Provisions	1276	4736	2051	60.81	-56.68
of which					
NPA Provisions	1800	6738	2294	27.46	-65.95
Other Provisions	-524	-2002	-242	-53.72	-87.89
<b>Net Profit/Loss</b>	<b>-499</b>	<b>-3607</b>	<b>-919</b>	<b>84.22</b>	<b>-74.51</b>



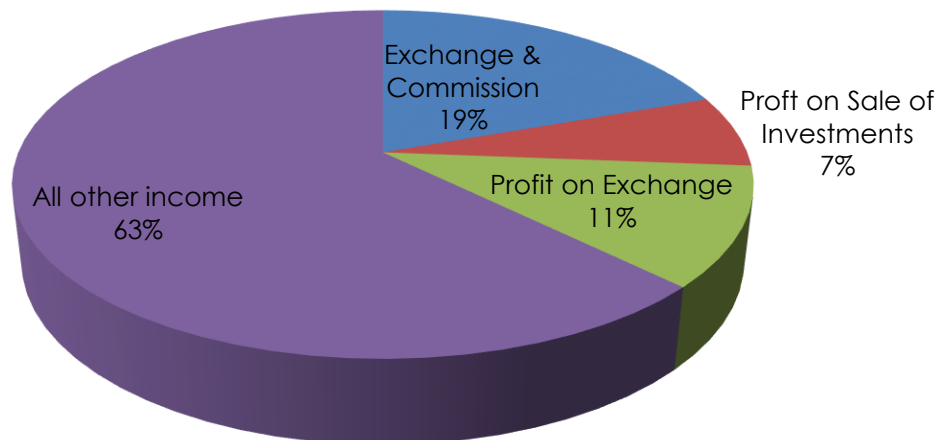
# OTHER INCOME

Rs in Crores



Particulars	Q1 17-18	Q4 17-18	Q1 18-19	YoY(%)	QoQ(%)
Exchange & Commission	205	324	211	3.13	-34.78
Profit on Sale of Investments	240	40	72	-70.11	79.00
Profit on Exchange	141	151	119	-15.41	-21.30
All other income	402	472	676	68.27	43.31
<b>Total Other Income</b>	<b>987</b>	<b>987</b>	<b>1078</b>	<b>9.20</b>	<b>9.25</b>

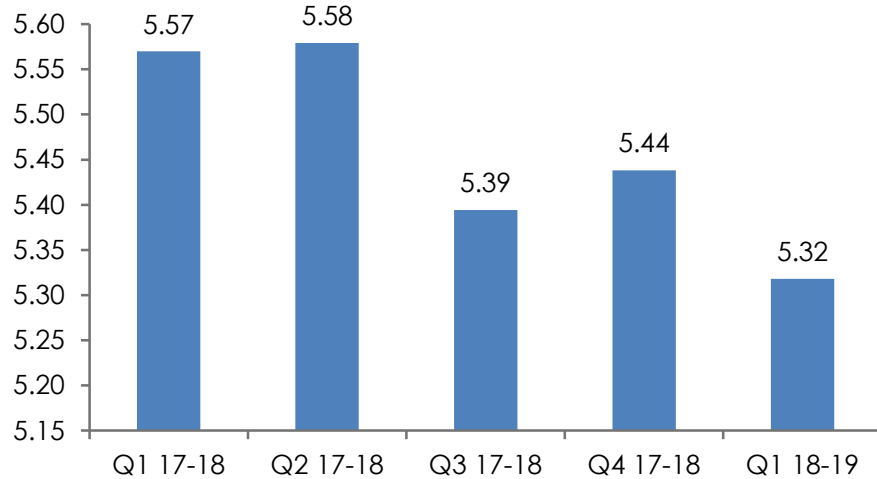
## Other Income - Q1 2018-19



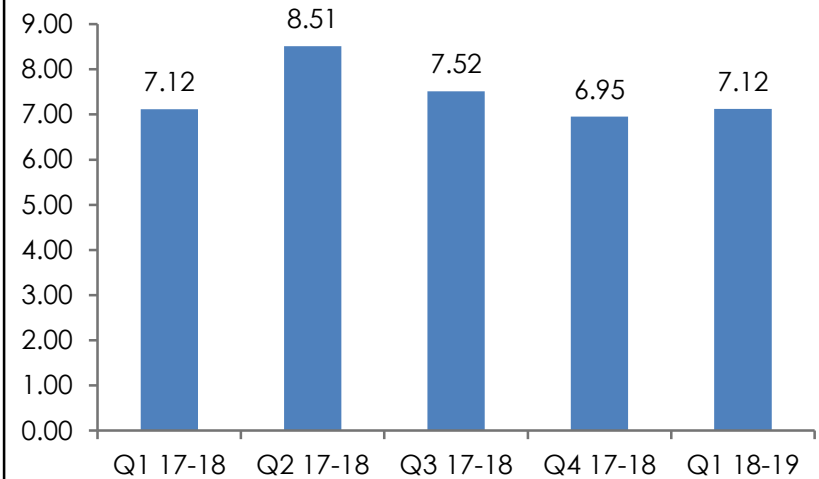
# PERFORMANCE RATIOS



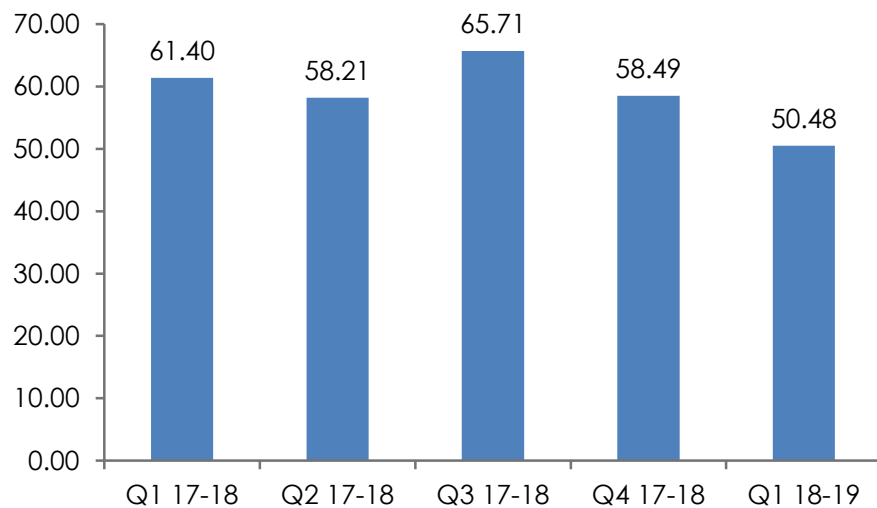
## Cost of Deposits (%)



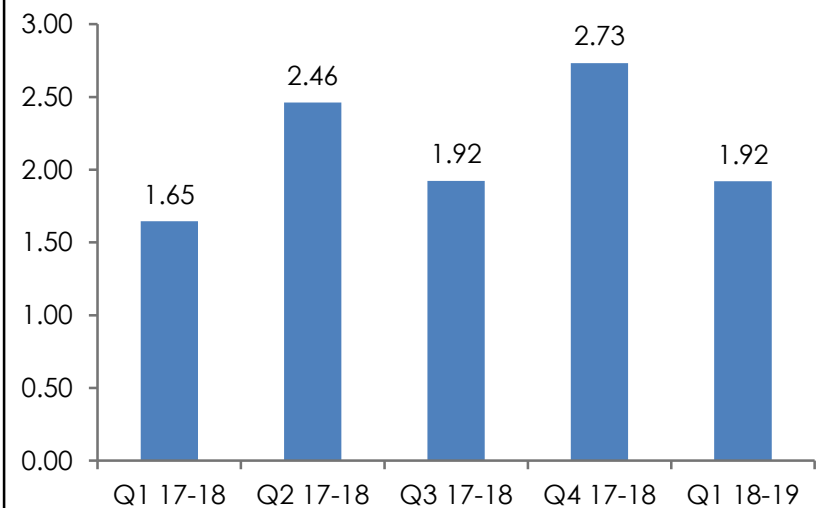
## Yield on Advances (%)



## Cost to Income Ratio (%)



## NIM (%)



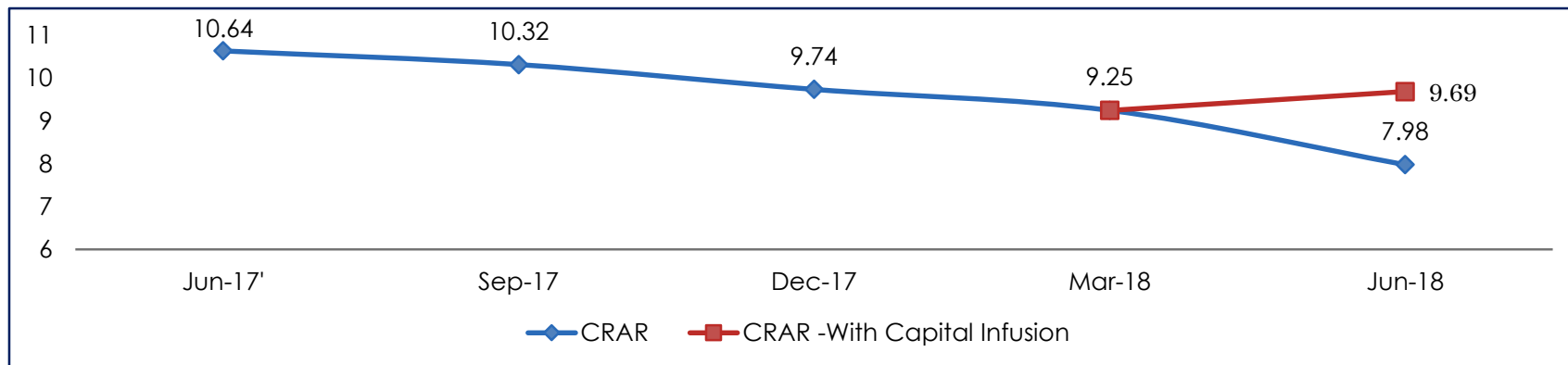


# MOVEMENT OF RWA & CRAR

Rs in Crores

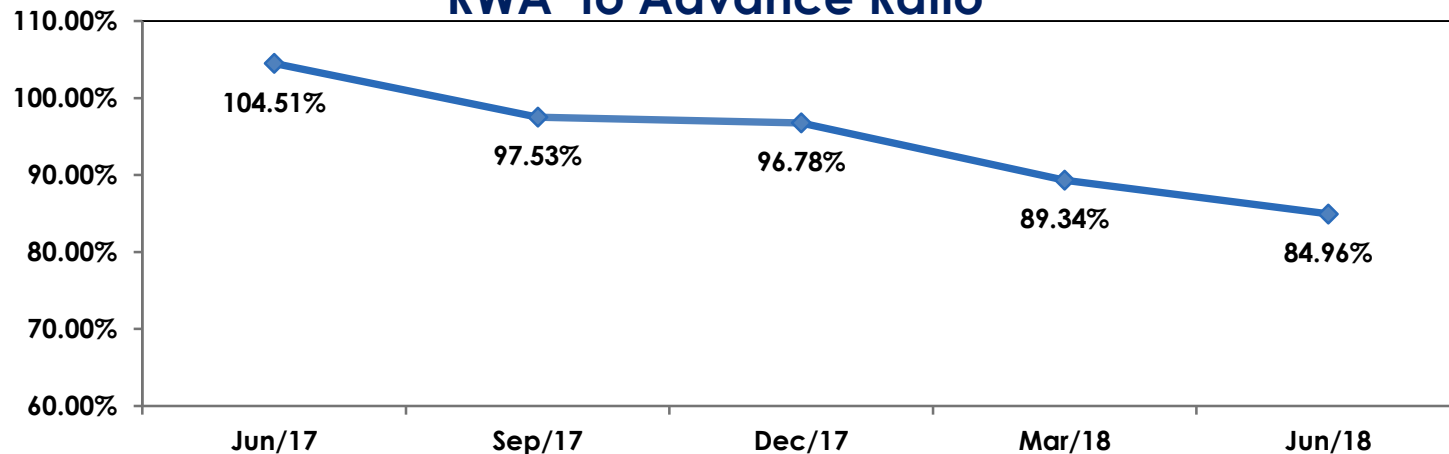


Particulars	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18
Market Risk RWA	13207.93	14643.44	16565.23	15189.38	14278.97
Operational Risk RWA	1180.71	14758.84	14758.84	14758.84	15778.67
Credit Risk RWA	129043.12	119483.55	115325.24	104960.48	96321.93
<b>Total RWA (A)</b>	<b>157009.88</b>	<b>148885.82</b>	<b>146649.31</b>	<b>134908.69</b>	<b>126379.57</b>
CET 1	11890.63	10539.91	9588.47	8626.32	7246.39
Tier 1	12960.63	11609.91	10658.47	9666.32	7286.39
Tier 2	3746.54	3751.72	3620.79	2816.58	2799.10
<b>Total Capital (B)</b>	<b>16707.16</b>	<b>15361.63</b>	<b>14279.26</b>	<b>12482.90</b>	<b>10085.49</b>
<b>CRAR (B/A)</b>	<b>10.64%</b>	<b>10.32%</b>	<b>9.74%</b>	<b>9.25%</b>	<b>7.98%</b>
Total RWA to Advance Ratio	<b>104.51%</b>	<b>97.53%</b>	<b>96.78%</b>	<b>89.34%</b>	<b>84.96%</b>
<b>Credit RWA to Advance Ratio</b>	<b>85.89%</b>	<b>78.27%</b>	<b>76.10%</b>	<b>69.51%</b>	<b>64.75%</b>

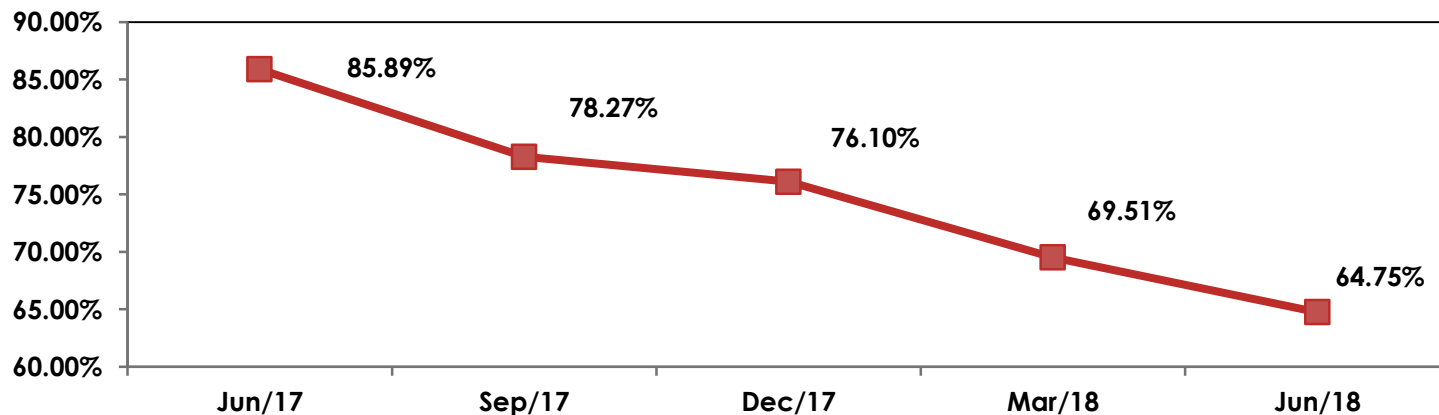


Govt of India infused Capital to the tune of Rs. 2,157 crores on 23<sup>rd</sup> July 2018.

## RWA to Advance Ratio



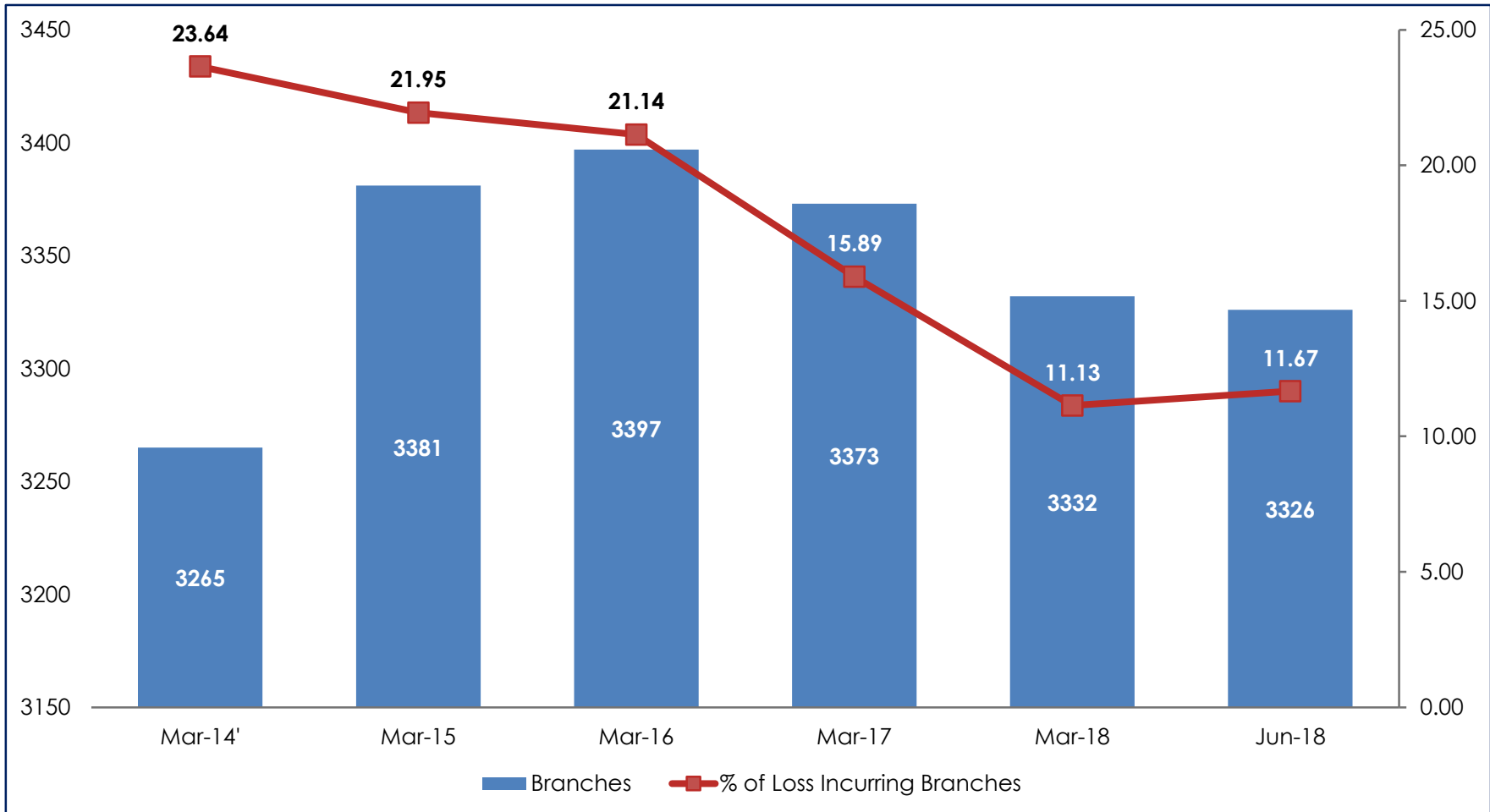
## Credit RWA to Advance Ratio



# BRANCH PROFITABILITY



Details	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Jun-18
Branches	3265	3381	3397	3373	3332	3326
% of Loss Incurring Branches	23.64	21.95	21.14	15.89	11.13	11.67



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

# NPA MANAGEMENT

Rs in Crores



Details	FY 2016-17	Q1 2017-18	Q2 2017-18	Q3 2017-18	Q4 2017- 18	FY 2017- 18	Q1 2018- 19
Opening Gross NPAs	30049	35098	35453	34709	33267	35098	38180
<b>Reduction in Gross NPAs</b>							
Cash Recoveries*	1675	262	405	181	257	1105	565
Upgradation	3325	758	235	801	536	2330	467
Write-Offs	2294	1343	1061	945	3669	7018	1262
Sale to ARCs/Others**	572	2	1736	769	783	3290	268
Total Reductions (a+b+c+d)	7866	2365	3437	2696	5245	13743	2563
Fresh Slippages to NPA category + Other Debits	12915	2720	2693	1254	10158	16825	2529
Closing Gross NPAs (i- ii+iii)	35098	35453	34709	33267	38180	38180	38146
Gross NPA (%)	22.39	23.6	22.73	21.95	25.28	25.28	25.64
Net NPAs (Absolute)	19749	20166	18950	17761	20400	20400	19642
Net NPA (%)	13.99	14.97	13.86	13.08	15.33	15.33	15.10

\*Excludes recovery towards P&L amounting to Rs. 246 crores & Tech write off recovery of Rs.273 crores

\*\* Excludes Technical write off sale of Rs. 307 crores

# STANDARD RESTRUCTURED ACCOUNTS

Rs in Crores



Particulars	Domestic			Foreign	Global
	> 1 Crore	< 1 Crore	Total		
As on 31.03.2018	1908.55	0.04	1908.59	0.00	1908.58
Additions During FY 2018-19	0	0	0	0	0
Less : Recovery/Slippage During FY2018-19	599.83	0	599.83	0	0
As on 30.06.2018	1308.72	0.04	1308.76	0	1308.76

## ASSET CLASSIFICATION

Asset Classification	31.03.18 A/cs	31.03.18 Amount	31.03.18 %	30.06.18 A/cs	30.06.18 Amount	30.06.18 %
Standard Assets	33	1908.59	12%	22	1308.76	9%
Sub-Standard Assets	21	4479.70	29%	23	3274.84	22%
Doubtful Assets	190	9213.54	59%	188	11126.32	69%
Loss Assets	1	0.46	0%	1	0.46	0%
Total	245	15602.29	100%	234	15710.38	100%

## SLIPPAGES

Details	Jun 17	Sep-17	Dec-17	Mar 18	June-18
No of A/cs slipped during the Quarter	4	3	1	30	12
Amount in INR in crores	868.34	248.26	44.30	6564.59	632.34

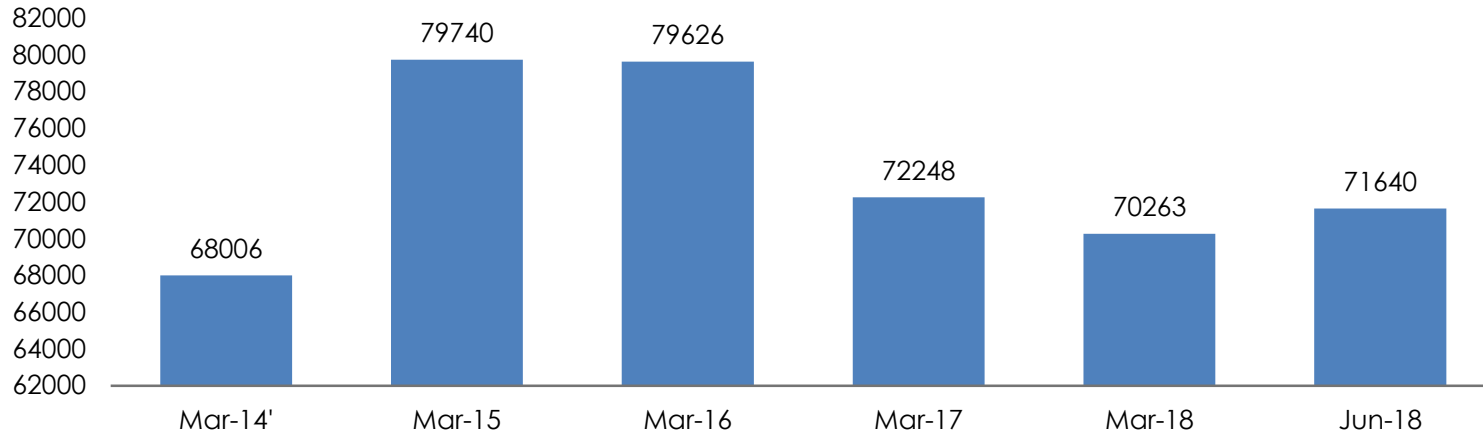
# SECTOR WISE OUTSTANDING – STANDARD RESTRUCTURED



Rs in Crores

Sector	31.03.18 A/cs	31.03.18 Amount	31.03.18 %	30.06.18 A/cs	30.06.18 Amount	30.06.18 %
Chemical & Pharma	1	22.08	1.16%	1	21.84	1.67
Sugar	2	17.16	0.90%	1	14.22	1.08
Textile	1	30.12	1.58%			
Iron & Steel	6	382.05	20.02%	6	370.17	28.28
Auto & Ancillary	0	0	0			
Paper	0	0	0			
Food Processing	1	75.95	3.98%	1	72.90	5.57
Engineering	1	174.07	9.12%	1	170.55	13.03
Telecom	0	0	0			
Metal Processing	1	65.80	3.45%			
Power	5	516.60	27.07%	2	343.48	26.24
Airways	0	0	0			
Electronic & Software	0	0	0			
Cement	0	0	0	1	11.55	0.88
Logistics	0	0	0			
Other Industries	0	0	0			
SME	2	29.27	1.53%	2	17.96	1.37
Micro Finance	0	0	0			
Infrastructure	6	514.72	26.97%	4	259.40	19.82
Comm. Real Estate (CRE)	0	0	0			
Trade	0	0	0			
Agriculture	5	55.48	2.91%			
HL / EDU / Others	1	0.04	0.00%	1	0.04	0
Real Estate (Other than CRE)	1	25.24	1.32%	2	26.64	2.03
Ceramic, Granite, Marble	0	0	0			
Rubber & Plastic	0	0	0			
Gem & Jewels	0	0	0			
<b>Grand Total</b>	<b>33</b>	<b>1908.58</b>	<b>100.00%</b>	<b>22</b>	<b>1308.76</b>	<b>100%</b>

## Global Investments



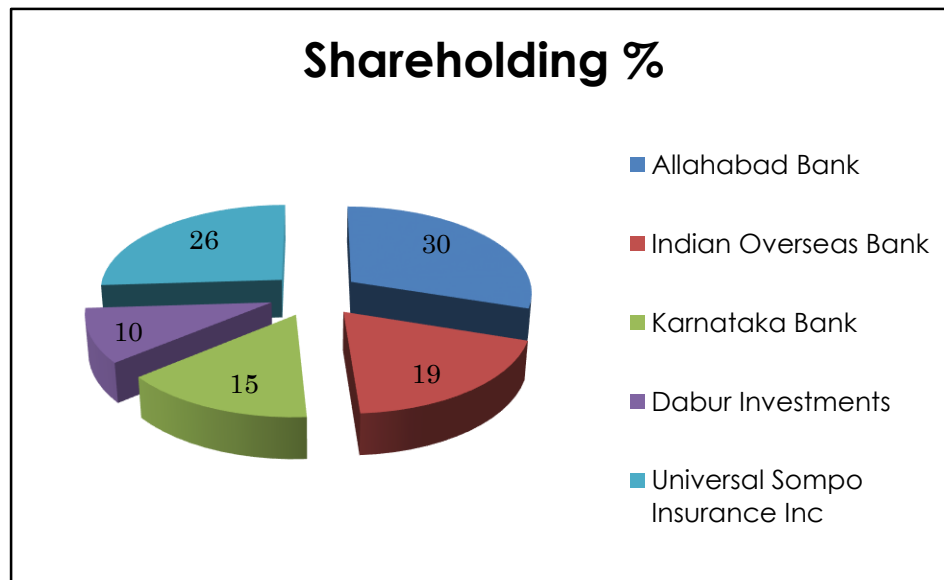
Parameters	Mar-16	Mar-17	Mar-18	Jun-18
Domestic Investments	76155	68627	66619	66854
SLR	64028	58009	53019	53606
Non SLR	12127	10618	13600	13248
Held to Maturity	50862	45709	46543	46659
Available for Sale	25273	22816	20076	19993
Held for Trading	20	102	0	202
Investment by Overseas Branches	3471	3621	3644	4786
<b>Global Investments</b>	<b>79626</b>	<b>72248</b>	<b>70263</b>	<b>71640</b>

# STRATEGIC INVESTMENTS – JOINT VENTURE



**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	Share holding %	Investment
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
<b>Total</b>	<b>100</b>	<b>350</b>



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



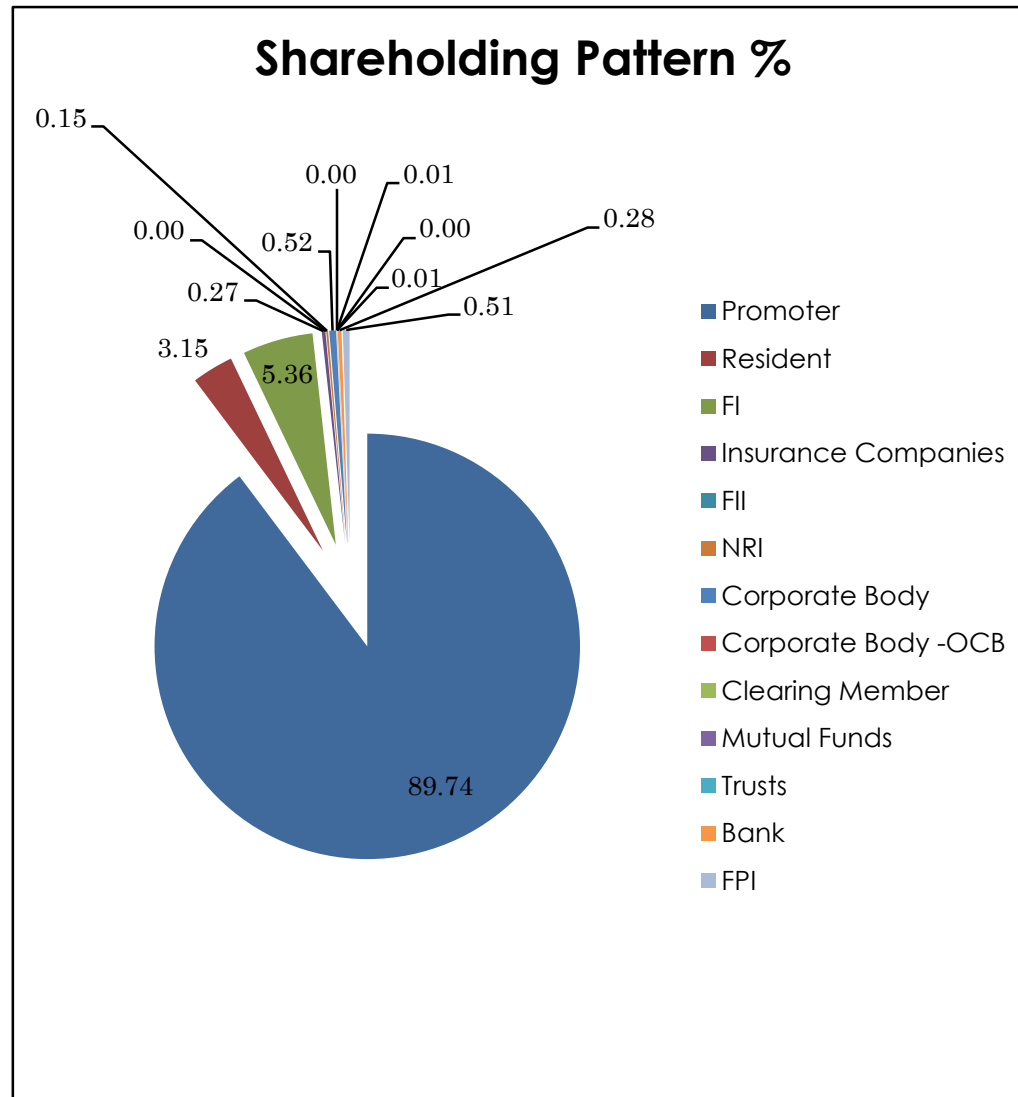
# SHARE HOLDING PATTERN – JUN 2018



## DIVIDEND DECLARED AND PAID

YEAR	Interim Dividend	Final Dividend
2000-01		10%
2001-02		12%
2002-03		16%
2003-04	12%	8%
2004-05	14%	10%
2005-06		26%
2006-07		30%
2007-08		35%
2008-09		45%
2009-10		35%
2010-11		50%
2011-12		45%
2012-13		20%
2013-14	7%	5%
2014-15	-	-
2015-16	-	-
2016-17	-	-
2017-18	-	-

(in %)



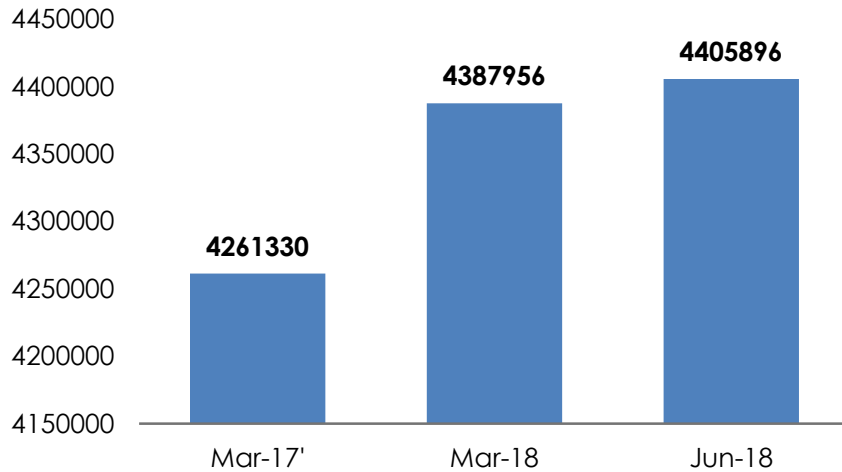
# VALUATIONS



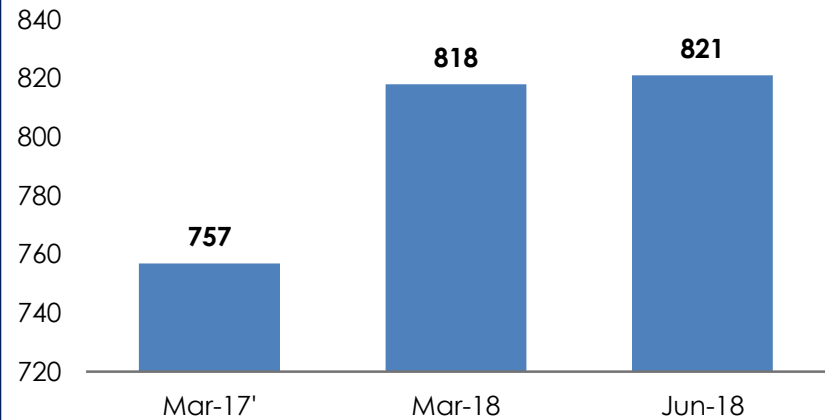
Particulars (Rs. Crs)	Q1 18-19	Q1 17-18	FY 17-18
Earning per Share (₹) (Annualised for Quarters)	- ve	- ve	- ve
Book Value per Share (₹)	8.43	30.70	11.13
Adjusted Book Value per Share (₹) [(Net Worth - Net NPA)/No of Shares]	- ve	- ve	- ve
Price/Book Value (₹)	1.67	0.80	1.57
Price/Adjusted Book Value (₹)	- ve	- ve	- ve
PE Ratio	- ve	- ve	- ve

**\* Price as on 30.06.2018 Rs. 14.05 (NSE)**

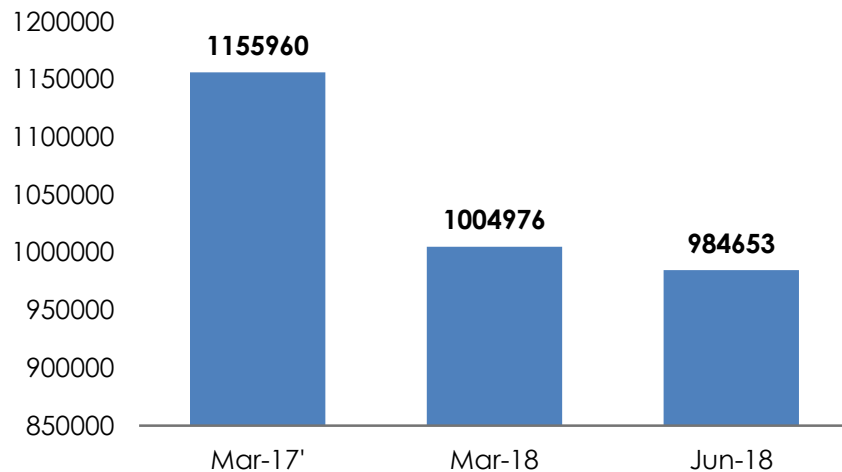
### PMJDY Accounts - Nos



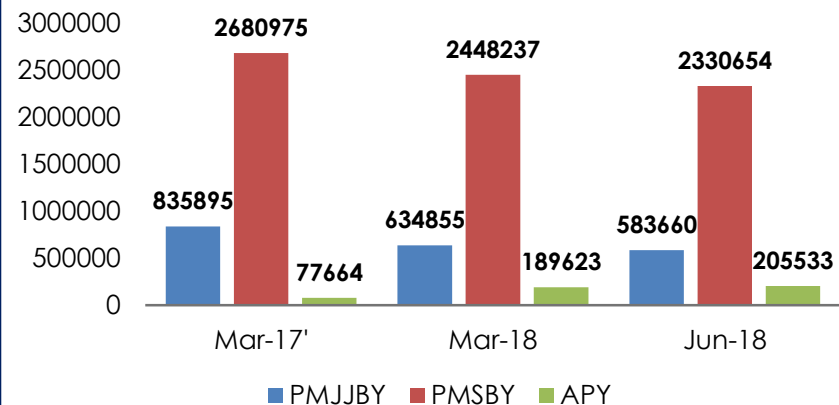
### PMJDY Account Balance - In Crores



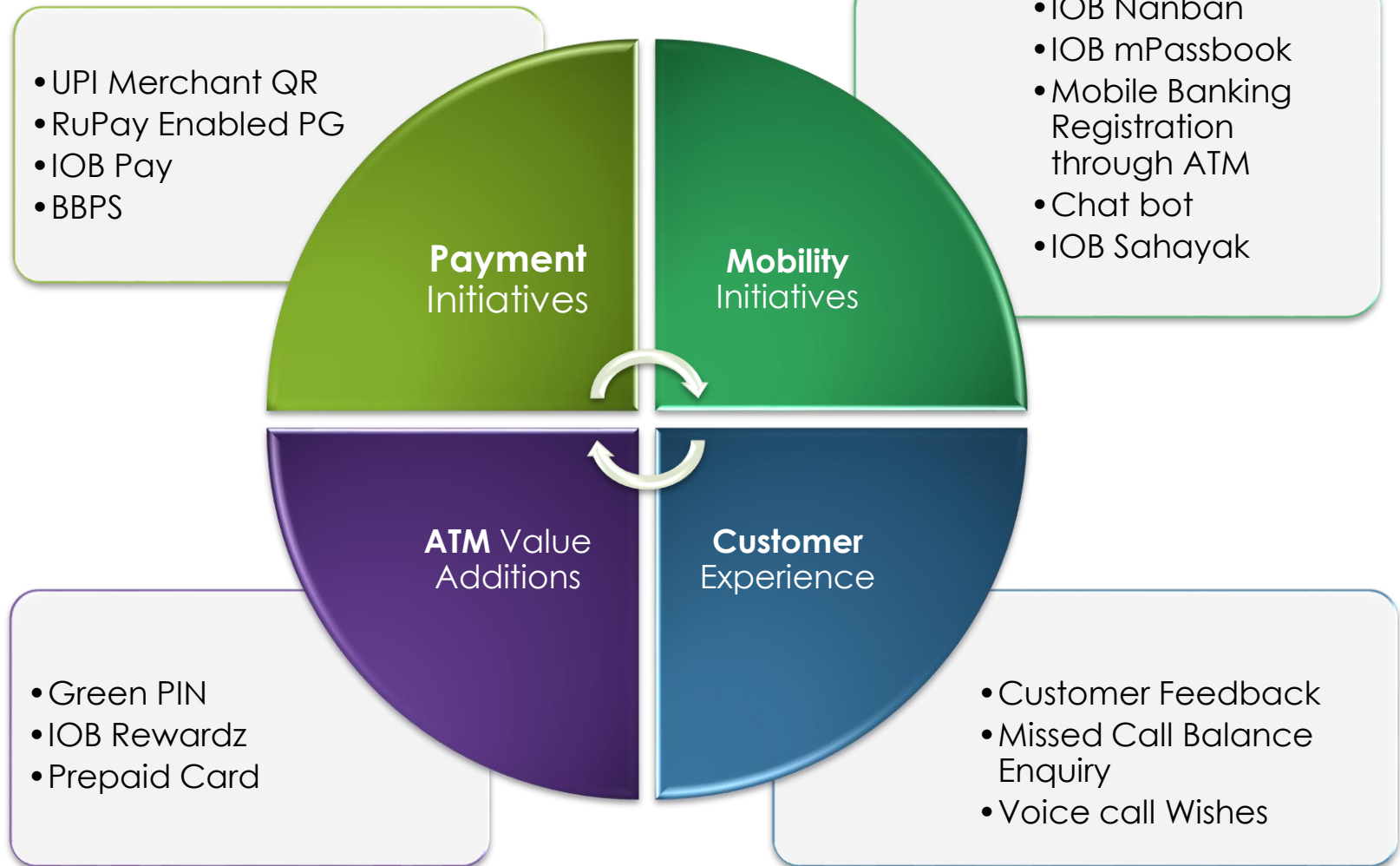
### PMJDY - Zero Balance Accounts



### Jan Suraksha & APY Enrolments - Cumulative



# DIGITAL INITIATIVES



# PAYMENT INITIATIVES



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



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



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



**IOB Nanban**

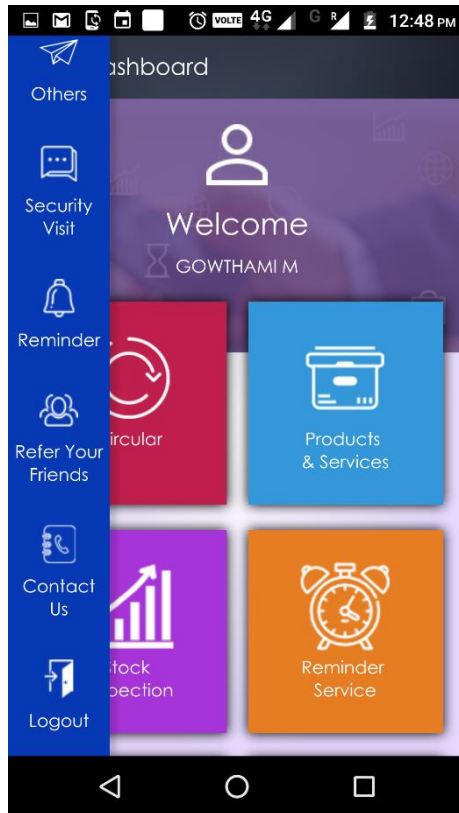
SCAN HERE TO DOWNLOAD



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

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

# MOBILITY INITIATIVES

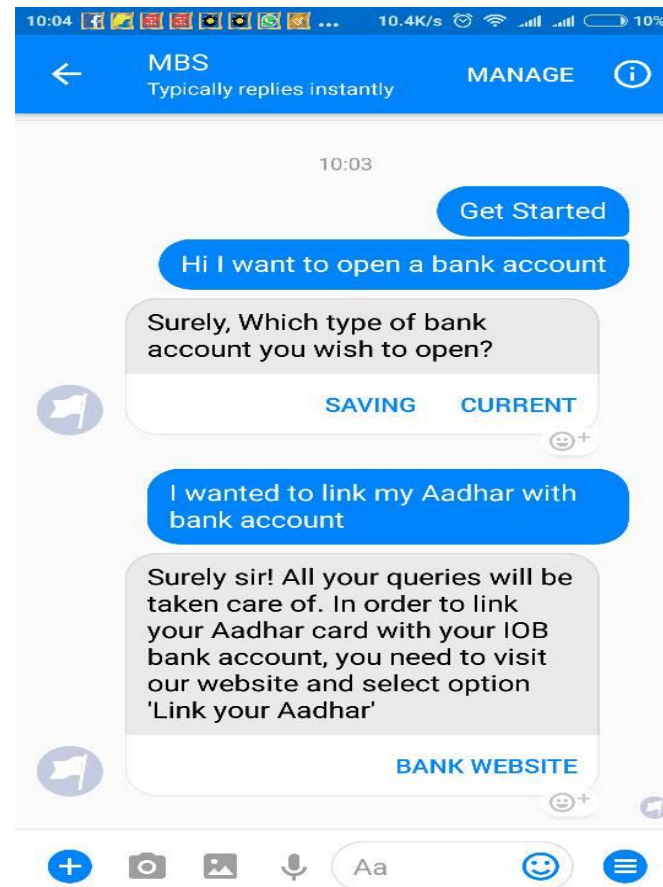


- ✓ IOB Sahayak staff mobile application, a One-Stop app that benefits our staff
- ✓ Staff can access to the details of NPA war portal , stock inspection, circulars, leave management, Products and services, Reminder services etc..



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

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



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

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



# CUSTOMER EXPERIENCE INITIATIVES



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



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



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

# ATM VALUE ADDITIONS



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



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

# 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.



**IOB**

**THANK YOU**

