



इण्डियन ओवरसीज़ बैंक  
Indian Overseas Bank

*Good People to Grow With*

*Presentation to Analysts*

*December 2016*

*(in INR)*



*Good People to Grow With*

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1937	Opening of Bank Branch simultaneously in India & Abroad
1938	Opening Branch in Kuala Lumpur
1941	Opening Branch in Singapore
1945	Opening Branch in Colombo
1955	Opening Branch in Hong Kong
1957	Bank established its own training centre
1960s	Was a decade of inorganic expansion for the Bank. The Bank took over: The Coimbatore Standard Bank Ltd., The Nanjinnad Bank Ltd., The Coimbatore Vasunthara Bank Ltd., The Kulitalai Bank Ltd., The Srinivasaperumal Bank and The Venkateswara Bank
1964	Inauguration of IOB's Head Office in Mount Road – A monument of highest banking tradition
1969	Nationalisation of the Bank
1973	Formation of United Asian Bank Berhad (Indian Bank / IOB / United Commercial Bank)
1974	Official Language Department established in 1974
1977	Bank opened its Tsim Tsa Tsui Branch at Kowloon side of Hongkong
1990	Took over Bank of Tamilnad
1991	Bank moved its Staff College premises to a own spacious learning zone at Koyambedu
2000	Initial Public Offer. Follow on Public Offer in 2003
2005	Launched Debit Card

2006	Launched VISA card, Retail Sale of Gold and Non Life Joint Insurance
	Bank reached INR 1 lac crore mark in Total Business
2006-07	Bharat Overseas Bank Ltd. was merged with IOB
2007	First Off site ATM at Kamatchi Hospital, Chennai
2009	100% CBS
2011-12	No. of Branches in Tamil Nadu reached 1000, IOB celebrated Platinum Jubilee
2012-13	Received National Award For Excellence in MSME Lending and for outstanding performance for implementing PMEGP programme in South Zone.
2012-13	Received BANKERS' EXCELLENCE AWARD from <u>ROTARY INTERNATIONAL, USA</u>
2013-14	3000 <sup>th</sup> Branch Vaniangudi opened on 17.8.2013 by Hon. Finance Minister
	IOB adjudged Best Public Sector Bank in Priority Sector Lending by Dun & Bradstreet.
	The New Indian Express and Sunday Standard's Best Bankers' Award presented to IOB
	Agriculture Leadership Award 2013 conferred to our Bank
	Award for "BEST RSETI IN THE COUNTRY received by our RSETI Thanjavur
2015-16	IOB has migrated from In-house CBS software "CROWN" to "FINACLE"
	IOB adjudged 1) Skoch Order of Merit for Financial Inclusion & Automated Data Flow/MIS Project 2) IBA award for The Best use of Data
2016-17	As on 31.12.2016, Total Deposit INR 2,10,861 cr.; Total Advances INR 1,53,875 cr. Total Business Mix is at INR 3,64,736 cr. No. of Branches – 3394
	"Express Intelligent PSU Award" received for implementation of CBS migration to Finacle 10.x Project. Our Core Banking Migration was adjudged amongst Top 100 Projects in India and conferred "Skoch Order of Merit" Award during 46 <sup>th</sup> Skoch Summit.



CATEGORY	NO.OF HOLDERS	TOTAL SHARES	% TO EQUITY
Promoter	1	1953043242	79.56
Resident	252057	124436525	5.07
LIC HOLDINGS	21	262053524	10.68
Insurance Companies	5	13438245	0.55
FII	11	15132678	0.62
NRI	2696	6362468	0.26
Corporate Body	1432	32262979	1.31
OCB-Repatriable	1	48000	0.00
Clearing Member	104	1316477	0.05
Trusts	16	443726	0.02
Bank	15	36636118	1.49
FPI	27	9554946	0.39
<b>TOTAL</b>	<b>256386</b>	<b>2454728928</b>	<b>100.00</b>

## 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	-	-

# Global Footprints – Foreign Branches of the Bank

Branches	Representative Office	J V Subsidiary	Remittance Centres
❖ Singapore	❖ Guangzhou – China	❖ Malaysia	❖ Singapore - Serangoon Road
❖ Hong Kong Main	❖ Dubai		❖ Singapore - Boon Lay
❖ Hong Kong TST			
❖ Colombo			
❖ Bambalapitiya			
❖ Seoul			
❖ Bangkok			
❖ Sukhumvit, Bangkok			

- Malaysia: Joint Venture with Bank of Baroda (40%) and Andhra Bank (25%) with our Bank share of 35%
- Colombo branches migrated to Finacle Software similar to domestic branches and other overseas branches to be migrated before March 2017.

# Strategic Investments - Joint Ventures

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

Joint venture Equity Contributors	%	INR Crs
Allahabad Bank	30	105.00
Indian Overseas Bank	19	66.50
Karnataka Bank	15	52.50
Dabur Investments	10	35.00
Universal Sompo Insurance Inc	26	91.00
<b>Total</b>	<b>100</b>	<b>350.00</b>

- The Company has entered into Bancassurance tie up with Allahabad Bank, IOB and Karnataka Bank.
- Our Bank has entered into Corporate Agency arrangements with effect from 20.12.08 for distribution of USGI products
- Bank earned net commission of Rs. 1.87 crore on Health Care Policy in the current financial year up to 31.12.2016.
- During the current year up to 31.12.2016, the Bank earned commission from Non Life Sompo (Asset) insurance Rs. 4.04 Crore



- @ Business Mix is Rs. 3,64,736 Crores.
- @ Deposits stood at Rs. 2,10,861 Crores.
- @ CASA Ratio is 36.19 %
- @ Advances stood at Rs 1,53,875 Crores
- @ Operating Profit for Q3 - Dec16 is Rs. 854.64 Crores.
- @ Net Loss for Q3 - Dec16 stands at Rs. 554 Crores
- @ Provision Coverage Ratio is 52.17 %
- @ Gross N.P.A. stood at Rs. 34,502 Crores. (22.42 %)
- @ Net N.P.A. stood at Rs.19,901 Crores. (14.32%)

- **Core Banking Solution** : The Bank has successfully migrated Overseas Branches at Colombo to Finacle 10.2.17 version and other overseas branches will follow soon.
- **Developments in CBS:** Online Retail Loan Processing in Intranet
- Reports regarding SBN (Specified Bank Notes) demonetised and new currencies has been deployed for branches / RO / CO.
- **Digital Banking Developments** : As part of Digital transformation in the Bank, the following IT products are implemented.
  - **IOB PAY:** IOB Pay with Internet Banking has been implemented.
  - **USSD** : Non-financial transactions has been implemented.
  - **USSD (\*99#)** - IMPS using Aadhaar: Currently, IMPS in USSD can be done in any of the following ways:
    - Using Account number & using MMID.
  - **UPI** : Bank has gone live as issuer in BHIM app of Government of India.
  - **PrePaid Card:** VISA Prepaid Cards are launched in Pilot stage.
- **PAYMENT GATEWAY** : Around 80 direct merchants and 4 merchant aggregators are connected to our payment Gateway. The payment gateway application is PCIDSS compliant.
- **Mobile Banking:** The Bank has implemented Mobile POS at 4,500 merchant locations through our service provider M/s. Bijli Pay. With the recent less-cash thrust, GPRS POS terminals are being deployed across the country in an aggressive manner.
- **REACH THROUGH SOCIAL MEDIA.**
  - Bank has recently launched a Twitter account IOBIndia.
  - A Facebook page named IOB-My Pride has been recently launched for our employees.

# Major Business Parameters

Quarter ending

INR Crs

Key Performance Indicators	Dec 15	Mar-16	Jun-16	Sep 16	Dec 16
Business Mix	410,019	397,241	384,040	367,580	364,736
Deposits	230,670	224,514	218,484	208,058	210,861
Advances (Gross)	179,349	172,727	165,556	159,522	153,875
Operating Profit	625	714	691	1,064	855
Net Profit / Net Loss	(1425)	(936)	(1451)	(765)	(554)
N I M (%)	1.93	1.88	1.87	2.02	2.14
Gross NPA	22,672	30,049	33,913	34724	34,502
Net NPA	14,174	19,213	21,321	20765	19,901
Return on Assets (%)	-ve	-ve	-ve	-ve	-ve
Return on Equity (%)	-ve	-ve	-ve	-ve	-ve
Book Value (INR)	72.61	57.62	20.22	40.65	38.39

# Deposits & Advances

INR Crs

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Indian Overseas Bank



Particulars	31.12.2016	31.12.2015	31.03.2016
DEPOSITS	210,861	230,670	224,515
Current	12,371	12,066	12,082
Savings	63,933	48,643	52,404
Term Deposits	134,557	169,961	160,029
CASA	76,304	60,709	64,486
CASA RATIO %	36.19	26.32	29.10
ADVANCES	153,875	179,349	172,727
BUSINESS MIX	364,736	410,019	397,242
CD RATIO %	72.97	77.75	76.93

Particulars	METRO	Urban	Semi Urban	Rural
DEPOSITS (Domestic)	109,307	46,027	32,025	18,639
%	53.06	22.34	15.55	9.05
ADVANCES (Domestic)	88,756	20,818	18,042	13,823
%	62.75	14.72	12.76	9.77

Particulars	31.12.2016	30.09.2016	30.06.2016	31.03.2016
DEPOSITS	210,861	208,058	218,483	224,515
Current	12,371	10,674	13,117	12,082
Savings	63,933	53,680	52,799	52,404
Term Deposits	134,557	143,704	152,567	160,029
CASA	76,304	64,354	65,916	64,486
CASA Ratio	36.19	30.93	30.17	29.10
Business Mix	364,736	367,580	384,040	397,242

As on	METRO	Urban	Semi Urban	Rural
31.12.2016	109,307	46,027	32,025	18,639
30.09.2016	102,648	51,149	29,878	18,075
30.06.2016	109,671	52,949	28,887	17,603
31.03.2016	117,409	54,439	28,529	18,179

# Key Sectors (Domestic Credits)

INR Crs

Sector	Dec-15	Mar-16	Dec-16
Agriculture	26,903	30,237	29,064
MSME	29,228	31,804	26,377
of Which Micro	12,086	12,097	8,785
Retail Credit	18,495	23,044	20,304



# Retail Credit (Breakup)

INR Crs

Sector	Dec 15	Mar 16	Dec-16
Retail Credit	18,496	23,044	20,304
of Which			
- Housing Loans	8,525	9,099	8,755
- Pushpaka	1,504	1,672	1,851
- Educational Loan	4,320	4,442	4,708
- Others	1,899	3,847	3,042
- Jewel Loan to Others	2,248	3,984	1,947

Jewel Loan to Others portfolio included in Retail Credit from 2<sup>nd</sup> Half of 2012-13

# Advances to Sensitive Sectors - Domestic

(FUND + NON FUND)

INR Crs

Sector	Dec 15	Mar 16	Dec 16
Capital Market	1,440	1,473	1,337
Real Estate	24,684	26,342	20,443
of Which			
Housing Loan *	10,813	12,721	12,019
Commercial Real Estate	7,475	7,239	5,476
Others (Direct & Indirect)	6,396	6,382	2,938
* Includes Non-Priority Housing Loans			

# Overseas Advances - Breakup

INR Crs

Sector	Dec-15	Mar 16	Dec-16
Trade	5,637	5,252	4,725
Manufacturing	5,190	5,455	4,958
Real Estate	252	279	147
Buyers Credit	5,721	4,217	2,984
Others	2,034	2,095	1,143
Total	18,834	17,298	13,957



Sector	31.03.2016 Accounts	31.03.2016 Amount	31.03.2016 %	31.12.2016 Accounts	31.12.2016 Amount	31.12.2016 %
Chemical & Pharma	7	346	2	8	494	3
Sugar	2	24	0	2	27	0
Textile	13	605	4	12	621	4
Iron & Steel	41	3606	22	32	3034	19
Auto & Ancillary	3	391	2	3	425	3
Paper	4	99	1	4	257	2
Food Processing	5	347	2	4	350	2
Engineering	11	1656	10	3	843	5
Telecom	2	139	1	1	142	1
Metal Processing	3	406	2	4	503	3
Power	17	4302	26	20	4108	26
Airways	0	0	0	0	0	0
Electronic & Software	1	26	0	1	26	0
Cement	3	329	2	2	123	1
Logistics	1	5	0	1	5	0
Other Industries	16	757	5	11	1262	8
<b>Sub Total</b>	<b>129</b>	<b>13038</b>	<b>78</b>	<b>108</b>	<b>12221</b>	<b>78</b>

Sector	31.03.2016 Accounts	31.03.2016 Amount	31.03.2016 %	31.12.2016 Accounts	31.12.2016 Amount	31.12.2016 %
<b>Sub Total</b>	129	13038	78	108	12221	78
<b>SME</b>	119	589	4	92	536	3
<b>Micro Finance</b>	4	116	1	4	113	1
<b>Infrastructure</b>	26	2301	14	24	2356	15
<b>Comm. Real Estate(CRE)</b>	4	49	0	2	46	0
<b>Trade</b>	10	38	0	9	33	0
<b>Agriculture</b>	60	336	2	53	176	1
<b>HL/EDU/Others</b>	36	53	0	31	53	0
<b>Real Estate (Other than CRE)</b>	2	96	1	2	113	1
<b>Ceramic, Granite, Marble</b>	3	7	0	2	2	0
<b>Rubber &amp; Plastic</b>	5	51	0	3	54	0
<b>GRAND TOTAL</b>	398	16675	100	330	15705	100

**RESTRUCTURED ACCOUNTS AS ON 31.12.2016  
(INCLUDES ALL F.B. FACILITIES OF THE BORROWER)**

INR Cr

	Domestic			Foreign	Global
	> 1 crore	< 1 crore	Total		
As on 30.09.2016 O/S	18418	24	18442	503	18945
Additions during Q3 of FY 2016-17	654	1	655	4	659
Less: Repayment / Movement of account to more than 2 years / Recovery during Q3	3387	5	3392	258	3650
As on 31.12.2016 O/S	15685	20	15705	249	15954



# Asset Classification wise details of Restructured Accounts Outstanding

Asset Classification	No. of Accounts (31.03.2016)	Amount (INR Crs) (31.03.2016)	% to Total	No. of Accounts (31.12.2016)	Amount (INR Crs) (31.12.2016)	% to Total
Standard Assets	154	9904	59	95	8245	52
Sub-Standard Assets	99	2784	17	63	1833	12
Doubtful Assets	144	3983	24	172	5627	36
Loss Assets	1	4	0	0	0	0
<b>Total</b>	<b>398</b>	<b>16675</b>	<b>100</b>	<b>330</b>	<b>15705</b>	<b>100</b>

## RESTRUCTURED Accounts slipped - ( INR 1 Crore & above)-Domestic

	Dec 15	Mar 16	Jun 16	Sep 16	Dec 16
No. of A/Cs Slipped during the quarter	14	40	34	9	6
Amount in INR Crs	1346	1749	1115	463	136

# NPA SEQUENTIAL MOVEMENT

INR Crs

Particulars	Dec 15	Mar 16	Jun 16	Sep 16	Dec 16
<b>OPENING GROSS NPA</b>	19424	22672	30049	33913	34724
<b>ADD Slippages</b>	4393	9323	5330	2881	1892
<b>LESS</b>					
Cash Recovery	379	505	458	574	324
Upgradation	421	480	346	917	1106
Write Off	332	769	408	528	648
Sale to ARC	13	192	253	0	0
Exchange Fluctuation	0	0	0	51	0
De-recog. Interest	0	0	0	0	36
<b>Total Reduction in NPA</b>	1145	1946	1465	2070	2114
Provision for Bad & Doubtful Debts	7116	9405	11100	12393	13130
<b>CLOSING GROSS NPA</b>	22672	30049	33913	34724	34502
<b>Net NPA</b>	14174	19213	21321	20765	19901
<b>Gross NPA Ratio %</b>	12.64	17.40	20.48	21.77	22.42
<b>Net NPA Ratio %</b>	8.32	11.89	13.97	14.30	14.32
<b>Provision Coverage Ratio %</b>	50.36	47.39	47.61	50.19	52.17
<b>NPA of Overseas Branches (Included in Gross NPA above)</b>	2547	3451	3675	3651	3484
<b>Gross Advances</b>	<b>179349</b>	<b>172727</b>	<b>165556</b>	<b>159522</b>	<b>153875</b>

	INR Cr.
<b>AGRI &amp; ALLIED ACTIVITIES</b>	280
SERVICES	247
PERSONAL LOANS	141
Commercial Real Estate	18
<b>SUB TOTAL(A)</b>	<b>687</b>
<b>INDUSTRY</b>	
Other Metal & Metal Products	55
Gems & Jewellery	2
Other Food Processing	98
Textiles	79
Steel	138
Mining	21
Chemical, Dyes, Drugs & Pharma	65
Paper & Paper Products	33
Rubber, Plastic & their Products	1
All Engineering	22
OTHER INDUSTRIES	592
<b>SUB TOTAL(INDUSTRY)(B)</b>	<b>1106</b>
<b>TOTAL SLIPPAGES DOMESTIC(A+B)</b>	<b>1793</b>
<b>OVERSEAS</b>	<b>47</b>
<b>Exchange Fluctuation</b>	<b>52</b>
<b>TOTAL-GLOBAL</b>	<b>1892</b>

INR Cr

Sectorwise NPAs as on 31.12.2016 (Domestic)		
Category	NPA	% to total Domestic NPA
Agriculture	3723	11.99
Industry	20899	67.31
Services	3970	12.79
Personal	2455	7.91
<b>Total</b>	<b>31047</b>	<b>100.00</b>
Of Which		
Commercial Real Estate	327	1.05

Sl No	Industry	NPA as on 31.12.2016	% to total Domestic NPA
1	Cotton Textiles/Other textiles	2123	6.84
2	Iron & Steel	9230	29.73
3	Infrastructure	3648	11.75
4	Chemical ,dyes, paints etc	711	2.29
5	Gems & jewellery	176	0.57
6	Construction	142	0.46
7	Other Metal & Metal Products	1147	3.69
8	Paper & paper products	625	2.01
9	* Food Processing	1307	4.21
10	* Sugar	221	0.71
11	All other Industries	3097	9.98
	<b>Total Industry</b>	<b>22426</b>	<b>72.23</b>

\* Food processing and sugar amounting to Rs 1527.48 cr is included in agri sector.

**INR Crs**

Sector	Dec-15	Mar 16	Dec-16
Trade	1,182.25	1,867.94	1241.30
Manufacturing	585.10	821.51	932.89
Real Estate	75.78	67.41	68.51
Others	703.91	694.63	1241.34
<b>Total</b>	<b>2,547.04</b>	<b>3,451.49</b>	<b>3,484.04</b>



**INR Crs**

Quarter Ending

Particulars	Dec 15	Mar 16	Jun 16	Sep 16	Dec 16
Interest Earned	5,912	5,472	5,215	4,992	4,881
Interest Expended	4,565	4,164	3,970	3,706	3,547
Net Interest Income	1,347	1,308	1,245	1,286	1,335
Non Interest Income	534	686	653	970	718
Total Operating Income	1,881	1,994	1,897	2,255	2,053
Operating Expenses	1,256	1,280	1,207	1,191	1,198
Operating Profit	625	714	690	1,064	855
Total Provision	2,050	1,650	2,141	1,829	1,409
Net Profit	(1,425)	(936)	(1,451)	(765)	(554)

## INR Crs

Particulars	Q3 15-16	Q3 16-17	Variance %
TOTAL INCOME	6,446	5,600	-ve
Interest Earned	5,912	4,881	-ve
Other Income	534	718	34
TOTAL EXPENDITURE (Excl. Provisions and Contingencies)	5,821	4,745	18
Interest Expended	4,565	3,547	22
Operating Expenses	1,256	1,198	5
1) Payments to and Prov for Employees	892	807	10
2) Other Operating Expenses	364	391	-ve
OPERATING PROFIT (Profit before Provisions and Contingencies)	625	855	37
Total Provisions and Contingences of Which	2,050	1,409	31
Provision for NPAs	1,820	1,371	25
Provision for Taxes	154	3	98
Others	76	35	54
NET PROFIT	(1,425)	(554)	61

**INR Crs**

Particulars	Q3 15-16	Q3 16-17	Variance %
<b>OPERATING PROFIT</b>			
Global	625.00	854.64	36.74
Domestic	577.00	825.61	43.09
Overseas	48.00	29.03	(-ve)
<b>PROVISIONS</b>			
Global	2050.00	1409.08	-31.26
Domestic	1858.00	1348.14	-27.44
Overseas	192.00	60.94	-68.26
<b>NET PROFIT/LOSS</b>			
Global	(1425.00)	(554.44)	61.09
Domestic	(1281.00)	(522.53)	59.21
Overseas	(144.00)	(31.91)	77.84

# PROFIT - NET INTEREST INCOME

INR Crs

Particulars	Quarter ending				
	Dec 15	Mar 16	Jun 16	Sep 16	Dec 16
<b>TOTAL INTEREST INCOME</b>	5,912	5,472	5,216	4,992	4,881
of which					
Int Income from Advances	4,198	3,795	3,741	3,649	3,500
Int Income from Investments	1,629	1,594	1,374	1,221	1,254
Other Interest Income	85	83	101	122	127
<b>TOTAL INTEREST EXPENDED</b>	4,565	4,164	3,970	3,706	3,547
of Which					
Int Expended on Deposits	3,983	3,713	3,504	3,287	3,182
Int Expended on Borrowings	582	451	466	419	365
Other Int. Expenses	-	0.00	0	-	0
<b>NET INTEREST INCOME</b>	1,347	1,308	1,245	1,286	1,335
<b>NET INTEREST MARGIN (%)</b>	1.93	1.88	1.87	2.02	2.14
<b>Domestic (%)</b>	2.02	1.94	1.92	2.08	2.25
<b>Overseas</b>	0.92	1.22	1.36	1.31	0.76

# PROFIT - NET INTEREST INCOME

INR Crs

Particulars	Q3 15-16	Q3 16-17	Variance %
<b>TOTAL INTEREST INCOME</b>	5912.00	4881.49	(-ve)
of which			
Int Income from Advances	4198.00	3500.35	(-ve)
Int Income from Investments	1629.00	1254.03	(-ve)
Other Interest Income	85.00	127.11	49.54
<b>TOTAL INTEREST EXPENDED</b>	4565.00	3546.72	-22.31
of Which			
Int Expended on Deposits	3983.00	3182.12	-20.11
Int Expended on Borrowings	582.00	364.59	-37.36
Other Int. Expenses	0.00	0.01	
<b>NET INTEREST INCOME</b>	1347.00	1334.77	(-ve)
<b>NET INTEREST MARGIN (%)</b> <b>(on Avg. Earning Assests)</b>			
<b>Domestic (%)</b>	1.93	2.14	
<b>Overseas (%)</b>	0.92	0.76	

**INR Crs**

Particulars	Quarter Ending				
	Dec 15	Mar 16	Jun 16	Sep 16	Dec 16
<b>Total Non Interest Income</b>	534	686	653	970	718
<b>of which</b>					
<b>Exchange / Commission</b>	246	283	201	185	202
<b>Profit on Sale of Investments</b>	54	122	155	329	60
<b>Profit on Revaln. Of Investments</b>	0	0	(16)	0	0
<b>Recovery in Written off Accounts</b>	85	135	91	213	249
<b>Other Non Interest Income</b>	149	146	222	243	207

# NET PROFIT (Quarterly Comparison)

INR Crs

इण्डियन ओवरसीज़ बैंक  
Indian Overseas Bank



Particulars	Quarter Ending				
	Dec 15	Mar 16	Jun 16	Sep 16	Dec 16
<b>OPERATING PROFIT</b>	625	714	691	1064	855
<b>Total Provision</b>	2050	1650	2141	1829	1409
of Which					
NPA	1820	3088	2065	1876	1371
Provision for Unhedged FC Exposure	0	0	0	0	0
Standard Advances	(60)	(167)	98	(115)	59
Prov./Depreciation on Investments	27	(79)	0	(55)	17
Staff Welfare Fund	0	0	0	0	0
Deferred Tax Liability	0	(1249)	0	(31)	0
Income Tax	154	234	3	162	3
Wealth Tax	0	0	0	0	0
Contingencies	1	0	0	0	1
Other General Provisions	0	0	10	(1)	0
Non Performing Investments	1	11	(26)	0	9
Diminution of Securities	0	0	0	0	0
Restructured Accounts	109	(298)	(8)	(3)	(55)
Other Assests	(2)	1	0	0	0
Country-wise Risk	0	0	(2)	(5)	3
Prov for Restructured Investments	0	109	0	0	0
<b>NET PROFIT / LOSS</b>	<b>(1425)</b>	<b>(936)</b>	<b>(1451)</b>	<b>(765)</b>	<b>(554)</b>

# Cost & Yield Ratios (Quarterly Comparison)

Particulars	Dec 15	Mar 16	Jun 16	Sep 16	Dec 16
Avg. Cost of Deposits (%)	7.10	6.64	6.42	6.29	6.07
Avg. Yield on Advances (%)	9.25	8.32	8.53	8.65	8.62
Avg. Yield on Investments (%)	7.26	7.22	7.15	7.27	7.11
Avg. Cost of Funds (%)	6.99	6.48	6.45	6.36	6.08
Avg. Yield on Funds (%)	8.48	7.88	7.85	7.83	7.82
Net Interest Margin (%)	1.93	1.88	1.87	2.02	2.14
Business Per Employee (Rs. Crores)	12.59	12.41	12.27	11.93	11.99
Business Per Branch (Rs. Crores)	120.2	116.66	112.65	108.05	107.21

Particulars	Dec 15	Mar 16	Mar 16 (Annual)	Jun 16	Sep 16	Dec 16
Cost to Income Ratio (%)	66.79	64.18	63.53	63.62	52.82	58.37
Return on Assets (%)	-ve	-ve	-ve	-ve	-ve	-ve
Return on Equity (%)	-ve	-ve	-ve	-ve	-ve	-ve
Earning per Share (INR)	-ve	-ve	-ve	-ve	-ve	-ve
Book Value per Share (INR)	72.61	57.62	57.62	20.22	40.65	38.39



**INR Crs**

Particulars	31.03.2016				31.12.2016			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
SLR Investments	17,214.13	46,793.80	20.46	64,028.39	24,973.65	40,571.31	647.97	66,192.93
Of which								
Government. Securities	17,214.11	46,790.69	20.46	64,025.26	24,973.63	40,568.20	647.97	66,189.80
Other Approved Securities	0.02	3.11	0.00	3.13	0.02	3.11	0.00	3.13
M Duration (for SLR)	6.05							
Non SLR Investments	8,164.25	4,068.46	0.00	12,232.71	7,681.56	4,050.05	0.00	11,731.61
M Duration (Non SLR)	4.74				4.91			
M Duration (Entire Portfolio)	5.95				4.73			
Total	25,378.38	50,862.26	20.46	76,261.10	32,655.21	44,621.36	647.97	77,924.54

**INR Crs**

Type of Investment	Book Value (Gross)	Total Provision
G - Sec	2925.00	1.15
Bonds - Others	0.00	0.00
MTN, FCCB	526.32	67.42
Shares	0.09	0.00
Joint Venture - Malaysia	199.58	0.00
<b>Total</b>	<b>3650.99</b>	<b>68.57</b>

**INR Crs**

Particulars	Dec'15	Mar-16	Jun-16	Sep-16	Dec-16
Tier I Capital	14,221	15,040	13,587	14,419	13,799
Tier II Capital	5,094	3,724	3,823	3,288	4,153
Total Capital	19,315	18,764	17,410	17,707	17,952
Common Equity Tier I	12,770	13,787	12,472	13,319	12,699
Total Net Assets (Terminal)	287,706	274,437	268,312	251,900	255,085
Risk Weighted Assets	198,599	194,179	183,871	174,432	166,567
CRAR – TIER I (%)	7.16	7.75	7.39	8.27	8.28
CRAR – TIER II (%)	2.57	1.92	2.08	1.88	2.49
CRAR (%)	9.73	9.66	9.47	10.15	10.78
CET I	6.43	7.10	6.78	7.64	7.62

- ❖ The Business Correspondents (BC) have carried out 54.84 Million transactions (5,48,49,887) through their Micro ATM devices upto 31.12.2016, since inception of Financial Inclusion.
- ❖ Apart from carrying out regular Banking transactions, Business Correspondents also make payments under Social Security Schemes of State / Central Governments, like Pension to Widows, Old Age Pension, Payment under Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Cash Dole to Sri Lankan Tamil Refugees, for which the credits were made directly to the SB accounts of beneficiaries.
- ❖ BC can open SB accounts through e-KYC mode. As on 31.12.2016, BCs have opened 2,65,020 SB accounts through their Micro ATM, using e-KYC.
- ❖ BCs are also involved in collection of small value deposits, personal accident insurance under PMSBY, Life Insurance under PMJJBY, Recovery of assigned NPA accounts, Aadhaar seedings, etc.,

As on 31.12.2016, our enrolment count under Jan Suraksha and Pension Schemes are as follows:

■ **Jan Suraksha Schemes:**

Schemes	Status of renewal as on 30.06.2016	Enrolment during Q2 & Q3 of 2016-17	Status of enrolment as on 31.12.16 (Cumulative)
PMJJBY	814028	15134	829162
PMSBY	2637866	29562	2667428
Total	3451894	44696	3496590

■ **Pension Schemes:**

2015-2016 (Cumulative)	18,540
2016-2017 (Cumulative)	45,309
Total APY Enrolments	63,849

# Thank You

