इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

इण्डियन ओवरसीज़ बैंक

Indian Overseas Bank

Good People to Grow With

Touching Hearts Spreading Smiles

since 1937

Presentation to Analysts

March 2012

(in INR)

75 Years of Quiet & Dignified Service to the Society

Good People to Grow With

INDEX

FIRST 50 YEARS	
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
1984	1000th branch – Commercial & Industrial Credit – opened

Milestones • IOB Young at 75 Years इंडियन ओवरसीज़ बैंक Indian Overseas Bank

NEXT 25 YEARS	
1990	Took over Bank of Tamilnad
1991	Bank moved its Staff College premises to a own spacious learning zone at Koyambedu
1996	Banks profit reached INR 100 cr. For the first time
1997	First on site ATM at Mahim, Mumbai
2000	Initial Public Offer
2003	Follow on Public Offer
2005	Launched Debit Card
2006	Launched VISA Card
	Launched Retail Sale of Gold , Non Life Joint Insurance
	Bank reached INR 1 lac crore mark in Total Business
2006-07	Net Profit reached INR 1000 Cr.
	Bharat Overseas Bank Ltd. Was merged with IOB
	Total branches reached 1800
2007	First Off site ATM at Kamatchi Hospital, Chennai
2009	100% CBS
2010	2000th Branch - Yamuna Vihar, New Delhi - opened
2011-12	No. of Branches in Tamil Nadu reached One Thousand
2011-12	Total Deposit reached INR 1,78,434 cr.
	Total Advances reached INR 1,43,273 cr.
	Total Business Mix is at INR 3,21,707 cr.

Investor Profile – Shareholding Pattern (%) as on 31.03.2012

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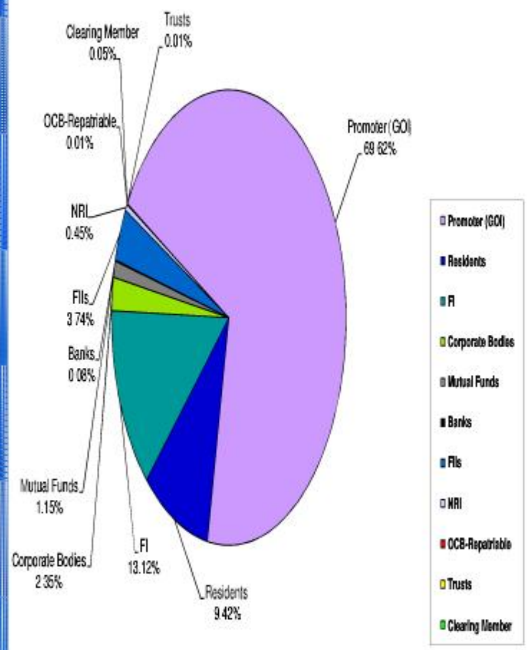

Global Footprints – Foreign Branches of the Bank

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Branches / Extension Counter	Representative Office	Remittance Centres
❖ Singapore ❖ Hong Kong Main ❖ Hong Kong TST ❖ Colombo ❖ Seoul ❖ Bangkok ❖ New Kathiresan Temple Extension Road-Colombo (EC)	❖ Guangzhou - China ❖ Kuala Lumpur – Malaysia ❖ Vietnam ❖ Dubai	❖ Singapore - Serangoon Road ❖ Singapore - Boon Lay

- Bank has signed the joint venture agreement with Bank of Baroda and Andhra Bank to open a banking subsidiary in Malaysia. Bank Negara, the Central Bank of Malaysia has issued the license on 16.4.2010. The joint venture subsidiary has been duly incorporated at Malaysia on 13.8.2010 by name India International Bank (Malaysia) Ltd. Out of the Total Assigned Capital of the joint venture MYR 310 Mio, our Bank's share is 35% - MYR 108.50 Mio. Bank has so far subscribed to 8,19,035 shares of MYR 10 each
- The bank is planning to upgrade it's Representative Offices at Dubai and China into full fledged branches and has sought permission from RBI.
- The bank is also planning to expand its operations to Africa, Australia and New Zealand

Strategic Investments - Joint Ventures

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- 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

- The Company has entered into Bancassurance tie ups 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 INR 1.80 crores upto 31.3.2012 compared to INR 1.62 crores upto 31.3.2011 from Health Care Policies
- During the current year upto 31.3.2012, the Bank earned commission from Non Life Sompo (Asset) insurance INR 6.07 crores compared to INR 4.51 crores upto 31.3.2011. Capital infusion made in March 2012.

Credit Rating – International & Domestic

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Rating Agency	Rating	
Standard and Poor	BBB- / Stable / A-3	BBB- Adequate capacity to meet its financial commitments A-3 Adequate capacity to meet its financial obligations
CRISIL	AA+ for all Bonds	High Safety
ICRA	AA+ Lower Tier II Bonds	LAA+ High credit quality Low credit risk
CARE	AA+ Lower Tier II Bonds	AA+ 1)ownership by Government of India & Support from GOI 2)IOB's large scale operations 3)Adequate capitalisation 4) Healthy resources 5)Ability to improve spreads
ICRA	AA upper Tier II & Perpetual Tier I	LAA High credit quality & Low Credit Risk
CARE	AA upper Tier II & Perpetual Tier I	AA High safety for timely servicing of debt obligations Very low credit risk
Moody	Baa 3	

Highlights

- Business touched INR 3,21,707 Crores (**YoY Growth 24.20%)**
- Deposits stood at INR1,78,434 Crores **(YoY Growth 22.86%)**
- CASA stood at 26.42%
- Advances at INR 1,43,273 Crores **(YoY Growth 25.91%)**
- Operating Profit increased from INR 976.95 Crores to INR 1002.35 Crores
- Net Profit increased from INR 434.30 Crores to INR 528.81 Crores
- Provision Coverage Ratio stood at 67.68 %

IT Initiatives

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Initiatives taken............

......Core Banking, Internet Banking Software is developed in house:

- Our Bank stands tall, in developing our own CBS software and internet Banking software, UNIQUE in the Indian Banking Scenario.
- It has stood the test of time and scaled up to accommodate 100% of the bank's business. Our CBS software 'CROWN' implemented in both RRBs sponsored by the BANK. All branches are enabled for NEFT/RTGS. NEFT is implemented in both RRBs.
- Our Information Technology Department is ISO:9001:2008 certified.
- All the overseas branches under a common CBS platform-MIDAS PLUS Core Banking Software of M/S Misys Ltd,under HUB and SPOKES Model, with the HUB at Singapore. At present, Singapore, Bangkok and Sri Lanka branches are brought under Midas Plus CBS software.Seoul,Hongkong and Hongkong TST branch will be brought under MIDAS PLUS shortly.

.......Alternate delivery Channels:

- As on 31.03.2012,our Bank has 1443 ATMs spread across the country, of which 903 are onsite, 496 ATMs are Off-Site and 44 are at Railway stations. Our bank is a member of NPCI,Cashtree and VISA consortiums. The average number of ATM transactions per month for all the ATMS is 38.21 lacs
- Our bank has launched two Mobile ATMs,one in Chennai and one in Hyderabad.

.......Infrastructure Space

- One of the few bank's, which has successfully implemented 3-way-DR.
- One of the Very few Banks, which have gone for network redundancy by alternative service providers and alternative last-mile.

IT Initiatives (contd...)

.......Product Space

- **GENNEXT** branch to cater to the needs of techsavvy younger generation of customers has been opened at Chennai, Bangalore and Manipal.
- **CTS**: Cheque Truncation System has been implemented in Chennai in addition to NCR,Delhi and on pilot basis in Coimbatore also.
- **Aadhar** registration through our branches has been enabled.
- **Financial Inclusion Project:** Funds transfer, Deposits and remittances towards advances has been enabled.
- **Online Loan Processing:**Upgradation of RAM Rating facility from CRISIL along with integration of Loan Appraisal Software has been implemented.
- **City Back Office:** For centralized opening of accounts and centralized processing of inward clearing,CBOs have been opened in all CCO centers.18 Centres and 34 clusters have implemented the centralised processing of our inward clearing cheques and among them 16 centres and clusters have been carrying 90% of their inward clearing work on behalf of the branches.
- **Central Plan Schemes Monitoring System(CPSMS)** for direct credit of Govt. aide to beneficiaries introduced.
- **Biometric based authentication** of all users in CBS introduced for increased security in all branches.
- **RTGS/NEFT** facility implemented in all branches.
- **All branches of both RRBS have been brought under CBS.NEFT introduced in both RRBS.**
- **Internet Banking:** Bank has home-grown Internet Banking suite, which has contemporary Offerings; Opening of Term Deposits, Funds transfer using RTGS through Internet Banking have been enabled.E-PAYMENT of DELHI VAT/CST and payment of port charges has been enabled for Chennai and Tuticorin Ports which ensures float funds for the Bank. Average number of registrations per month during 2011-12 is 8,600 and the cumulative registrations upto March 2012 is 4,25,479.

IT Initiatives (contd ....)

.......Product Space

- **Payment Gateway:** There has been an increase in the number of hits in our Payment Gateway for payment utility bills like mobile payment, insurance premium, other banks' credit cards, telephone bill payments etc using the debit cards. The average number of transactions per month during 2011-12 is 29589 .
- Our Bank is only the Second Bank to have brought out a full Blown Mobile Banking Suite – IOB Mobile – which has enquiry, funds transfer within bank and Inter-bank and m-commerce facilities,IntraBank Mobile Payment scheme implemented. The cumulative number of accounts registered since inception is 15,492 and 71,404 transactions have been put through.
- Customer complaint redressal through Mobile implemented.
- Our Bank has 618 POS terminals installed till March 2012 and number of POS transactions during March is is 2,81,998 and the amount of transaction is Rs 51.35 crores
- Our Bank has Introduced e-Kiosks.
- Student card introduced.
- Corporate Connectivity has been introduced with SAP-ERP solution, which enables corporate to Reconcile on line, authorize on-line, on-line transfer of funds, e-presentment of Bills, on-line trade finance etc. The pilot run has been completed.
- We have introduced direct remittance facility at our overseas branches

IT Initiatives (contd..)

- ......Data Warehousing and Business Intelligence

➢Data relating to 12 years have been ware-housed and moved to Oracle-Essbase.

➢We have introduced Oracle-Business Intelligence suite, reportedly first Bank to do so, which gives Interactive Dash Boards, alerts, analytics etc.

➢**Business Intelligence**: Many returns have been generated using BI tool to reduce the work load of the branches.

- ......**Other Initiatives:**

Knowledge Portal :

➢A knowledge Management Kit is deployed in our bank's intranet which facilitates all employees to have direct access to all latest RBI guidelines / Circulars, Important enactments, court Judgements,etc.Many public websites are also linked to through portal.

- **Green Initiatives:**

➢**Paperless Banking Initiatives**: As a first step towards paperless banking initiative, we have implemented Microsoft SharePoint which enables the members to access the Agenda papers through their Laptops using wi-fi.All agenda papers are ported on the website and no notes need be carried by the members.

➢**Green Initiative:** The Bank has been taking various initiatives towards saving precious natural sources and energy by adopting the latest technological advances. Video Conferencing is very widely used-Both for Top Management level meetings/Promotion Interviews/ Performance Reviews and for Virtual Classrooms.

➢All payments made by the bank to its various vendors are effected electronically

➢As many as 240 branches were brought under Open Communication System(OCS) which would enable them to interact live.

➢All staff member can submit Asset Liability Statement through our intranet as registered login users provided in the bank's intranet.

IT Initiatives contd

➢Telephone bills at Central Office are reimbursed through online application utility ported in the bank's intranet.

......How the initiative contributed to the success of the organization..............

➢Developing software in-house resulted in perfect alignment of business and IT aspirations, reduced cost, increased agility and nimble footedness and the all-important flavor of domain knowledge.

➢3-way DR has revolutionalized the BCP-DR readiness of the Bank;

➢Apart from introducing network redundancy, this has given us **double-bandwidth at half-the cost**, because of the competition.

➢The excess bandwidth has been tapped to introduce Video Conferencing and IP – Video/Audio telephony – thereby enhancing reach, at reduced cost. **Since, IP telephony is introduced to 3 of our Overseas Branches, the benefit is absolute.**

➢Bank has all the products in its repertoire, as USP for the Bank.

➢Business intelligence has enhanced the quality in Decision Making.

......**IT Security..............**

➢IS security policy conforms to ISO standards

Major Business Parameters

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

Quarter ending

INR Crs

Key performance indicators	Mar 2011	June 2011	Sep 2011	Dec 2011	Mar 2012
Business Mix	2,59,020	2,70,320	2,90,744	2,99,555	3,21,707
Deposits	1,45,229	1,51,173	1,63,579	1,67,006	1,78,434
Advances (Gross)	1,13,792	1,19,148	1,27,166	1,32,549	1,43,273
Operating Profit	977	803	907	822	1,002
Net Profit	434	206	207	108	529
NIM (%)	3.16	2.85	2.86	2.61	2.74
Gross NPA	3,090	3,292	3,898	3,972	3920
Net NPA	1,328	1,258	1,505	1,600	1907
Return on Assets (%)	1.02	0.44	0.42	0.21	0.72
Return on Equity (%)	24.27	11.35	11.07	5.63	18.00
Book Value (INR)	115.41	118.71	123.71	124.90	123.05

Deposits

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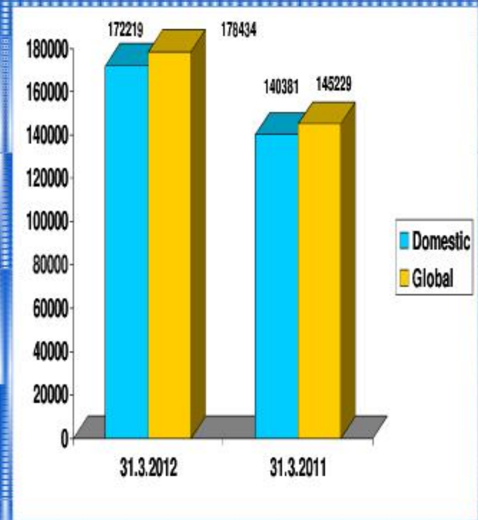

Domestic Deposits	Global Deposits
❖ Y-o-Y Growth:22.68%	❖ Y-o-Y Growth:22.86 %

Deposits - CASA

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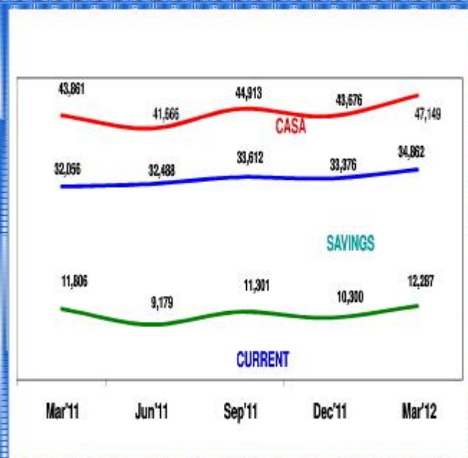
INR Crs



Current Deposits	Savings Bank	CASA	Share of CASA to Aggregate Deposits
❖Y-o-Y Growth:4.08%	❖ Y-o-Y Growth:8.75%	❖ Y-o-Y Growth:7.50%	Mar'11 :30.20% Mar'12 : 26.42%

Domestic Deposit-Category Wise

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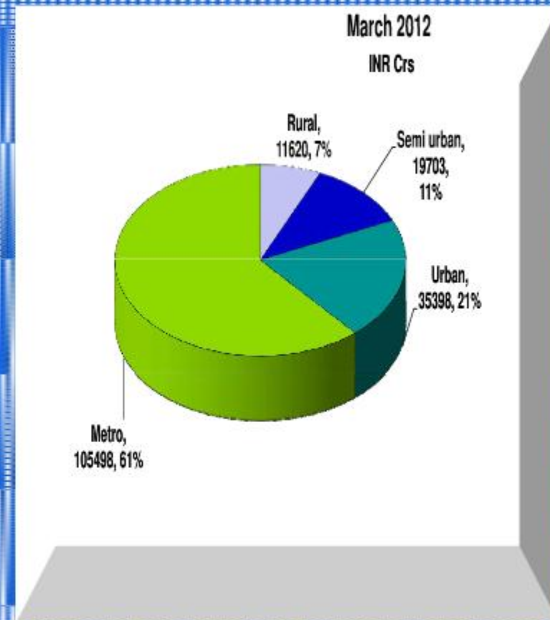

Gross Advances

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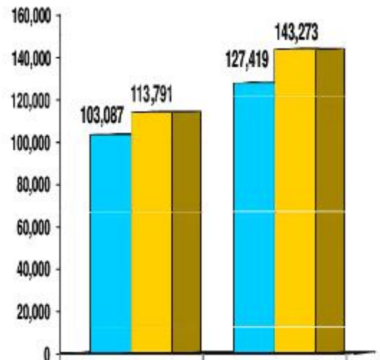
INR Crs



	31.3.2011	31.3.2012
Domestic	103,087	127,419
Global	113,791	143,273

Domestic Advances	Global Advances
❖ Y-o-Y Growth: 23.60%	❖ Y-o-Y Growth: 25.90%

Domestic Advances-Category Wise

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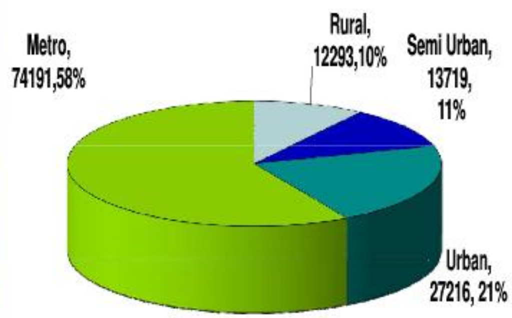
March 2012 INR Crs



Key Sectors (Domestic Credits)

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INR Crs

Sector	Mar 2011	Mar 2012
1.Agriculture	16,056	19,416
2.SME	11,839	16,600
of which Micro	4,542	6,144
3.Retail Credit	7,769	9,431

Retail Credit (Breakup)

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INR Crs

Sector	Mar 2011	Mar 2012
Retail Credit	7,769	9,431
Of which		
- Housing Loans	3,212	4,175
- Misc.CC	970	1,162
- Pushpaka	598	688
- Educational Loan	1,971	2,469
-Others	1018	937

Advances to Sensitive Sectors - Domestic

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(FUND + NON FUND)

INR Crs

Sector	Mar 2011	Mar 2012
CAPITAL MARKET	626	990
REAL ESTATE	14288	16783
of which		
HOUSING LOAN *	3718	4828
COMMERCIAL REAL ESTATE	6048	7856
OTHERS (DIRECT & INDIRECT)	4522	4099

* Includes Non-Priority Housing Loans

Overseas Advances - Breakup

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INR Crs

	Mar 11	Mar 12
Trade	3,966	6,095
Manufacturing	1,886	4,517
Real Estate	307	303
Buyers Credit	2,644	3,798
Others	1,901	1,141
Total	10,704	15,854

RESTRUCTURED ACCOUNTS (INCLUDES ALL F.B. FACILITIES OF THE BORROWER)

INR Crs

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

	Domestic			Foreign	Global
	> 1 crore	< 1 crore	Total		
As on 31.3.2011	6,136	187	6,323	641	6,964
Addition during Q1	32	10	42	11	53
Less: Repayment in Restructured A/cs	244	4	248	7	255
As on 30.06.2011	5,924	193	6,117	645	6,762
Addition during Q2	920	5	925	55	980
Less: Repayment in Restructured accounts	543	15	558	5	563
As on 30.9.2011	6,301	183	6,484	695	7,179
Addition during Q3	2,824	4	2,828	388	3,216
Less: Repayment in Restructured A/Cs	294	6	300	13	313
As on 31.12.2011	8,831	181	9,012	1,070	10,082
Addition during Q4	3,161	9	3,170	0	3,170
Less: Repayment in Restructured A/Cs	523	12	535	77	612
As on 31.3.2012	11,469	178	11,647	993	12,640

Restructured Accounts Outstanding Position as on 31.3.2012

INR Crs

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Sector	31.3.2011 Accounts	31.3.2011 Amount	% to total restructured	31.03.2012 Accounts	31.03.2012 Amount	31.03.2012 %
Chemical & Pharma	4	105	1,50	5	65	0,51
Sugar	4	281	4,03	7	330	2,61
Textile	41	957	13,74	62	1064	8,42
Rubber & Plastics	3	43	0,62	4	106	0,84
Iron & Steel	22	685	9,84	24	1072	8,48
Auto & Ancillary	12	505	7,25	9	453	3,59
Paper	10	321	4,61	18	479	3,79
Wood	2	48	0,69	1	57	0,45
Engineering	2	17	0,24	2	33	0,26
Telecom				3	1217	9,63
Glass Ind				1	74	0,58
Cement	1	8	0,11	-	-	-
Minerals & Metals / Glass Industries	2	138	1,99	-	-	-
Power	3	26	0,37	10	1336	10,57
Airways	3	176	2,53	3	1368	10,82
Petroleum	-	-	-	2	308	2,43
Entertainment & Media				1	100	0,79
Other Industries	8	135	1,94	6	90	0,71
Sub Total	137	3,445	49,47	158	8152	64,48
SME	891	736	10,56	666	706	5,58
Infrastructure	30	849	12,19	26	1639	12,97
Comm. Real Estate(CRE)	31	650	9,33	19	299	2,37
Trade	101	914	13,12	112	1285	10,17
Agriculture	1079	189	2,73	871	390	3,08
HL/EDU/Others	2,842	162	2,32	2451	152	1,20
Real Estate (other than CRE)	10	19	0,28	10	18	0,15
GRAND TOTAL	5,131	6,964	100	4313	12641	100

Asset Classification wise details of Restructured Accounts Outstanding

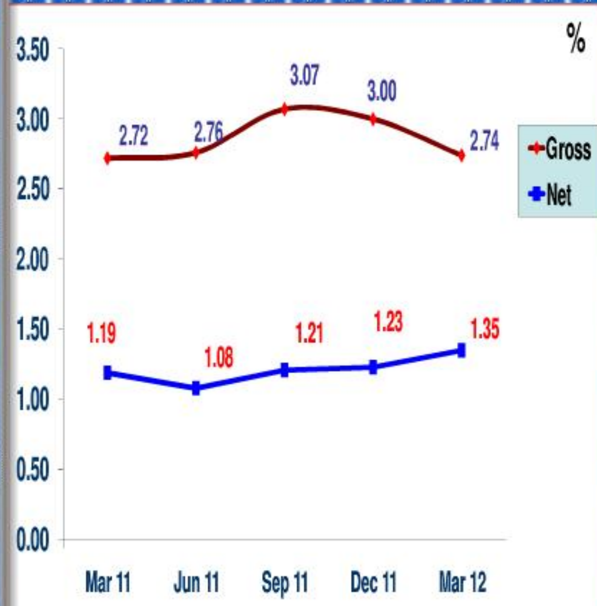
Asset Classification	No. of Accounts (31.3.2011)	Amount (INR Crs) (31.3.2011)	% to Total	No. of Accounts (31.3.2012)	Amount (INR Crs) (31.3.2012)	% to Total
Standard Assets	4,724	6,552	94.07	3886	12249	96.90
Sub-Standard Assets	328	291	4.18	342	235	1.86
Doubtful Assets	69	122	1.75	85	157	1.24
Total	5,121	6,965		4313	12641	

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

	Mar 11	Jun 11	Sep 11	Dec 11	Mar 12
No. of A/cs slipped during the quarter	14	8	24 @	9	13
Amount in INR Crs	212	115	284 @	175	295

@ Post Moc

NPA Ratio



NPA SEQUENTIAL MOVEMENT

INR Crs

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	Mar 2011	June 2011	Sep 2011	Dec 2011	Mar 2012
OPENING GROSS NPA	3,265	3,090	3,292	3,898	3,972
ADD Slippages	873	485	995	686	1017
LESS					
Cash Recovery	381	101	245	173	231
Upgradation	293	38	70	112	217
Write Off	374	144	74	327	621
Total Reduction in NPA	1,048	283	389	612	1069
Total Nettable Credits	1,761	2,034	2,393	2372	2013
NPA Provision	1,741	2,014	2,370	2350	1992
Other Credits	20	20	23	22	21
CLOSING GROSS NPA	3,090	3,292	3,898	3,972	3,920
Net NPA	1,328	1,258	1,505	1,600	1,907
Gross NPA Ratio	2.72%	2.76%	3.07%	3.00%	2.74%
Net NPA Ratio	1.19%	1.08%	1.21%	1.23%	1.35%
Provision Coverage Ratio	70.45%	73.50%	71.77%	71.70%	67.68%
NPA of Overseas Branches (included in Gross NPA above)	296	302	290	369	366

Sector Wise Break Up of NPAs as of 31.03.2012 (Domestic)

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INR Crs

Category	NPA as of 31.03.2012	% to total Domestic NPA	% of NPA to the total domestic Advances
Agriculture	573	16.12	0.45
Industry	1,895	53.32	1.49
Services	882	24.82	0.69
Personal	204	5.74	0.16
Total	**3,554**	**100.00**	**2.79**
Of which			
Infrastructure	126	3.54	0.10
Commercial Real Estate	232	6.53	0.18

NPAs-Industry Wise-Domestic

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INR Crs

Sl. No	Industry	NPA as of 31.03.2012	Outstanding under each category as of 31.03.2012	% of NPA to the respective exposure	% to the total Domestic NPA
1	Cotton Textiles/Other Textiles	265.96	5835.58	4.56	7.48
2	Iron and Steel	280.35	9080.26	3.09	7.89
3	Infrastructure	125.93	17303.65	0.73	3.54
4	Chemicals,Dyes,Paints etc.	147.41	2255.18	6.54	4.15
5	Gems and Jewellery	43.38	687.70	6.31	1.22
6	Construction	49.89	1675.25	2.98	1.40
7	Other Metal & Metal Products	188.64	1926.01	9.79	5.31
8	Paper & Paper Products	111.95	1494.40	7.49	3.15
9	Food Processing	39.19	1288.36	3.04	1.10
10	Sugar	44.01	884.09	4.98	1.24
	All Other Industries	598.78	15086.44	3.97	16.85
	Total	1895.49	57516.92	3.30	53.34
	Others	1658.17			
	Total Domestic NPA	3553.66			

Sectoral Slippages during the quarter ended 31.03.2012

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INR Crs

Category	Amount
Agriculture	75
Services [Other than Commercial Real Estate]	367
Personal	62
Commercial Real Estate	1
Sub Total	505
Industry	
Steel	15
Other Metals	119
Infrastructure	14
Textile	119
Construction	5
Chemicals, Dyes, Drugs & Pharma	30
Sugar	18
All Engineering/All other Industries	185
Sub Total (Industry)	505
Total Slippages - Domestic	1010
Overseas	7
Total-Global	1017

Overseas NPAs

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

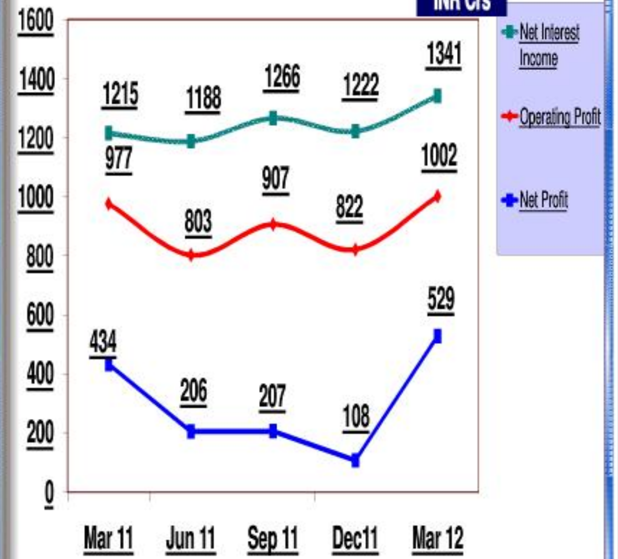
INR Crs

	Mar 11	Mar 12
Trade	129.80	214.15
Manufacturing	113.35	102.33
Real Estate	8.82	8.71
Others	44.19	41.22
TOTAL	296.16	366.41

Profitability (Quarter Sequential)

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

INR Crs



PROFIT - SUMMARY

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

INR Crs

	Quarter Ending				
	Mar 11	Jun 11	Sep 11	Dec 11	Mar 12
Interest Earned	3,532	3,993	4,395	4,604	4,911
Interest Expended	2,317	2,805	3,129	3,383	3,571
Net Interest Income	1,215	1,188	1,266	1,222	1,341
Non Interest Income	385	339	427	411	504
Total Operating Income	1,600	1,527	1,693	1,633	1,844
Operating Expenses	623	724	787	810	842
Operating Profit	977	803	906	822	1,002
Total Provision	543	597	699	714	474
Net Profit	434	206	207	108	529

PROFITABILITY - Q4

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

INR Crs

Particulars	Q4 11-12	Q4 10-11	Variance %
TOTAL INCOME	5415.09	3916.58	38.26
Interest Earned	4911.47	3532.11	39.05
Other Income	503.62	384.47	30.99
TOTAL EXPENDITURE (excl. provisions and contingencies)	4412.74	2939.63	50.11
Interest Expended	3570.89	2316.83	54.13
Operating Expenses	841.85	622.80	35.17
i)Payments to and provisions for employees	508.21	362.65	40.14
ii)Other Operating Expenses	333.64	260.15	28.25
OPERATING PROFIT (profit bef. provisions and contingencies)	1002.35	976.95	2.60
Total Provisions and Contingences	473.54	542.65	
Of which Provisions for NPAs	276.91	304.75	
Provision for Taxes	85.95	96.62	
Others	110.68	141.28	
NET PROFIT	528.81	434.30	21.76

PROFIT – Geographical Distribution – Q 4

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

INR Crs

Particulars	Q4 11-12	Q4 10-11	Variance %
OPERATING PROFIT			
Global	1002.35	976.95	2.60
Domestic	902.85	901.70	0.13
Overseas	99.50	75.25	32.23
PROVISIONS			
Global	473.54	542.65	
Domestic	442.83	517.72	
Overseas	30.71	24.93	23.18
NET PROFIT			
Global	528.81	434.30	21.76
Domestic	460.03	383.98	19.81
Overseas	68.78	50.32	36.69

PROFIT - NET INTEREST INCOME

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

INR Crs

	Quarter Ending				
Particulars	Mar 11	Jun 11	Sep 11	Dec 11	Mar 12
Total Interest Income	3,532	3,993	4,395	4,604	4,911
Of which					
Int Income from Advances	2,616	3,009	3,334	3,513	3,740
Int. Income from Investments	823	893	985	1,013	1,050
Other Interest Income	93	91	76	78	121
Total Interest Expended	2,317	2,805	3,129	3,383	3,571
Of which					
Int. Expended on Deposits	1,968	2,450	2,729	2,941	3,122
Int. Expended on borrowings	349	355	247	289	449
Other Int. Expenses	0	0	153	153	0
NET INTEREST INCOME	1,215	1,188	1,266	1,221	1,340
NET INTEREST MARGIN	3.16%	2.85%	2.86%	2.61%	2.74%
Domestic					2.80%
Overseas					2.08%

PROFIT - NET INTEREST INCOME

इंडियन ओवरसीज़ बैंक Indian Overseas Bank

INR Crs

Particulars	FY 11-12	FY 10-11	Variance %
Total Interest Income	**17897.08**	**12101.46**	**47.89**
Of which			
Int Income from Advances	13589.86	8848.57	53.58
Int. Income from Investments	3941.36	2965.47	32.91
Other Interest Income	365.86	287.42	27.29
Total Interest Expended	**12880.91**	**7893.44**	**63.19**
Of which			
Int. Expended on Deposits	11234.34	6753.30	66.35
Int. Expended on borrowings	1646.47	1140.03	44.42
Other Int. Expenses	0.10	0.11	
NET INTEREST INCOME	**5016.17**	**4208.02**	**19.20**
NET INTEREST MARGIN (on avg. earning assets)	**2.75%**	**3.11%**	
Domestic	**2.84%**		
Overseas	**1.82%**		

Non Interest Income (Quarterly Comparison)

इंडियन ओवरसीज़ बैंक Indian Overseas Bank

INR Crs

Particulars	Quarter Ending				
	Mar 11	**Jun 11**	**Sep 11**	**Dec 11**	**Mar 12**
Total Non Interest Income	**385**	**339**	**427**	**411**	**504**
Of which					
Exchange / Commission	228	178	216	237	268
Profit on Sale of Investments	30	20	49	35	67
Profit on Revaln. Of Investments	0	(35)	0	0	0
Recovery in written off Accounts	46	100	64	21	56
Other Non interest Income	81	76	98	118	113

Non Interest Income - FY

इंडियन ओवरसीज़ बैंक
Indian Overseas Bank

INR Crs

Particulars	FY 11-12	FY 10-11	Variance %
Total Non Interest Income	**1681.04**	**1225.10**	**37.22**
Of which			
Exchange / Commission	899.88	689.17	30.57
Profit on Sale of Investments	171.38	108.57	57.85
Profit on Revaln. Of Investments	-34.98	-52.92	
Recovery in written off accounts	241.00	192.20	25.39
Other Non interest Income	403.76	288.00	40.19

NET PROFIT (Quarterly Comparison) INR Crs

इंडियन ओवरसीज़ बैंक
Indian Overseas Bank

	Quarter Ending				
Particulars	Mar 11	Jun 11	Sep 11	Dec 11	Mar 12
OPERATING PROFIT	977.0	802.6	906.8	822.4	1002.3
Total Provision	542.7	597.0	699.4	714.1	473.5
Of which					
NPA	304.8	394.5	462.9	294.9	276.9
Countercylical Provisioning Buffer		41.0			
Standard Advances	53.4	42.1	63.4	56.7	74.9
Depreciation on Investments	41.6	53.3	75.4	84.2	-64.4
Staff Welfare Fund	3.0	4.0	4.0	0.0	7.0
Deferred Tax Liability	3,68.1	0	0.0	0.0	330.2
Income Tax	-271.8	52.1	63.0	46.6	-244.7
Wealth Tax	0.4	0	0	0.0	0.5
Contingencies	0.8	0	0.1	0.1	0.4
Other General Provisions	-1.0	0	0.0	3.0	0.3
Non Performing Investments	0	0	0.0	7.1	0.0
Provision for SSBL	0	0	0.0	0.0	82.1
Diminution of Securities	0.3	1.0	0.8	7.0	7.3
Restructured accounts	42.3	7.2	26.3	214.1	2.7
Other Assets	0	0.5	2.9	0.0	0.1
Country-wise risk	0.9	1.3	0.8	0.4	0.2
NET PROFIT	434.3	205.6	207.5	108.3	528.8

Cost & Yield Ratios (Quarterly Comparison)

इंडियन ओवरसीज़ बैंक Indian Overseas Bank

	Mar 11	Jun 11	Sep 11	Dec 11	Mar 12
Avg. Cost of Deposits (%)	5.99	6.77	7.17	7.31	7.49
Avg. Yield on Advances(%)	9.85	10.46	10.91	10.81	10.94
Avg. Yield on Investments(%)	7.20	7.25	7.38	7.35	7.38
Avg. Cost of Funds(%)	6.09	6.78	7.10	7.24	7.36
Avg. Yield on Funds(%)	9.20	9.59	9.92	9.85	10.03
Net Interest Margin(%)	3.16	2.85	2.86	2.61	2.74

	Mar 11 (Annual)	Jun 11	Sep 11	Dec 11	Mar 12
Cost to Income Ratio (%)	47.35	47.43	46.45	49.63	45.65
Return on Assets (%)	1.02	0.44	0.42	0.21	0.72
Return on Equity (%)	24.27	11.35	11.07	5.63	18.00
Earning Per share (INR)	17.33	13.29	13.41	7.00	19.80
Book Value per Share (INR)	115.41	118.71	123.71	124.90	123.05

INVESTMENTS - Domestic

इंडियन ओवरसीज़ बैंक Indian Overseas Bank

INR Crs

	31.3.2011				31.3.2012			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
SLR Investments	7,786.10	30,442.00	4.90	38,233.00	11,398.62	38,772.63		50,171.25
Of which								
Government. Securities	7,716.50	30,429.20	4.90	38,150.60	11,332.74	38,770.57		50,103.31
Other Approved Securities	69.60	12.80	0.00	82.40	65.88	2.06		67.94
M Duration (for SLR)				6.29				5.56
Non SLR Investments	9,382.00	101.80	3.70	9,487.50	4,419.08	139.85	5.95	4,564.88
M Duration (Non SLR)				0.77				2.16
M Duration (Entire Portfolio)				5.29				5.36
Total	17,168.10	30,543.80	8.60	47,720.50	15,817.70	38,912.48	5.95	54,736.13

INVESTMENTS - Foreign

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

INR Crs

Type of Investment	Book Value	Total Provision
G - Sec	1,057.38	0.03
Bonds - Others	54.25	0.03
CLN, FXYDA &FCCB	66.25	1.12
Shares	2.86	-
Joint Venture - Malaysia	12.96	-
Total	1,193.70	1.18

CAPITAL ADEQUACY

INR Crs

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

	Mar 11	Jun 11	Sep 11	Dec 11	Mar 12
Tier I Capital	8,555.10	8,554.20	8,554.22	8,534.79	11,042.20
Tier II Capital	6,700.80	6,662.40	6,589.86	6,602.51	6,561.37
Total Capital	15,255.90	15,216.60	15,144.08	15,137.30	17,603.57
Total Net Assets (Terminal)	1,78,784.28	1,89,869.50	2,00,223.44	2,07,163.41	2,19,648.18
Risk Weighted Assets					
BASEL I	1,14,920.90	1,22,764.50	1,32,594.33	1,39,029.94	1,47,363.43
BASEL II	1,04,878.90	1,13,701.30	1,21,869.20	1,27,868.38	1,32,184.11
CRAR – TIER I (%)					
BASEL I	7.45	6.97	6.45	6.14	7.49
BASEL II	8.16	7.52	7.02	6.68	8.35
CRAR – TIER II (%)					
BASEL I	5.83	5.42	4.97	4.75	4.46
BASEL II	6.39	5.86	5.41	5.16	4.97
CRAR (%)					
BASEL I	13.28	12.39	11.42	10.89	11.95
BASEL II	14.55	13.38	12.43	11.84	13.32

PRODUCTIVITY

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

INR Crs

Financial Inclusion

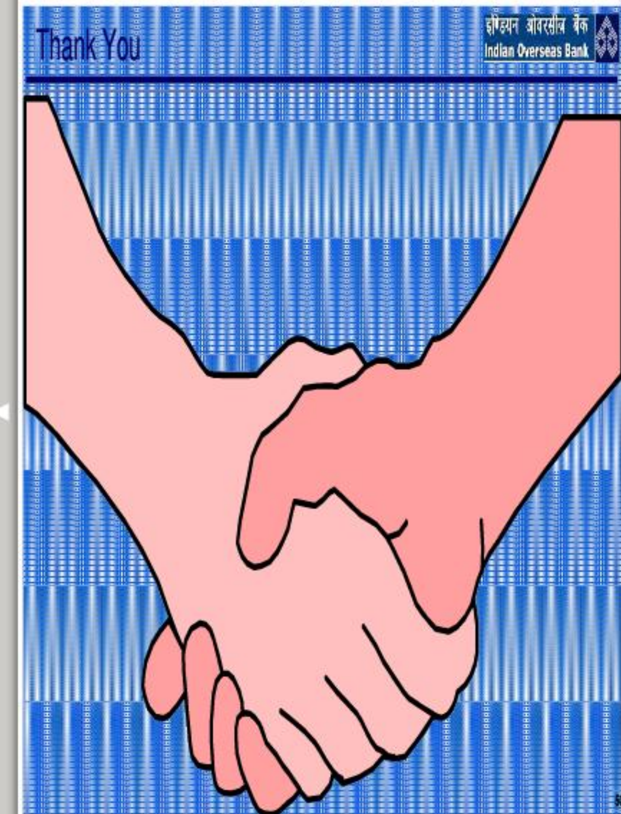
इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

* **No Frills Savings Bank Accounts:** As per the guidelines issued by Reserve Bank of India, our branches open No-Frills Savings Bank Accounts under simplified Know Your Customer norms to bring the excluded segment of population into banking fold. General Purpose Credit Cards are granted to meet their credit requirements.

* **Smart Card:** To extend banking service to the villages and provide banking outlet in un-banked centers, our Bank is introducing Smart Card Banking. Under this method villagers can operate their account with Bio-metric Smart Card at the Hand Held Device with a Business Correspondent.

Progress under Financial Inclusion Furnished below:

Sl. No.	Particulars	31.03.2011 (Nos.)	31.03.2012 (Nos.)
1	No-Frills SB Accounts Opened	16,81,918	24,44,032
2	General Purpose Credit Cards Granted	6,997	11,153
3	Branches Under Smart Card Banking	491	613
4	Villages Covered Under Smart Card Banking	811	1,398
5	Business Correspondents engaged	766	1,304
6	Bio-Metric Smart Card issued	40,129	1,66,237
7	Smart Card Banking Coverage- Regions	33	42
8	Smart Card Banking Coverage-States/Union Territory	16/1	20/2


Thank You
Indian Overseas Bank
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