

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

Good People to Grow With

Touching Hearts Spreading Smiles

since 1937

Presentation to Analysts
December 2012
(in INR)



75 Years of Quiet & Dignified Service to the Society

Good People to Grow With

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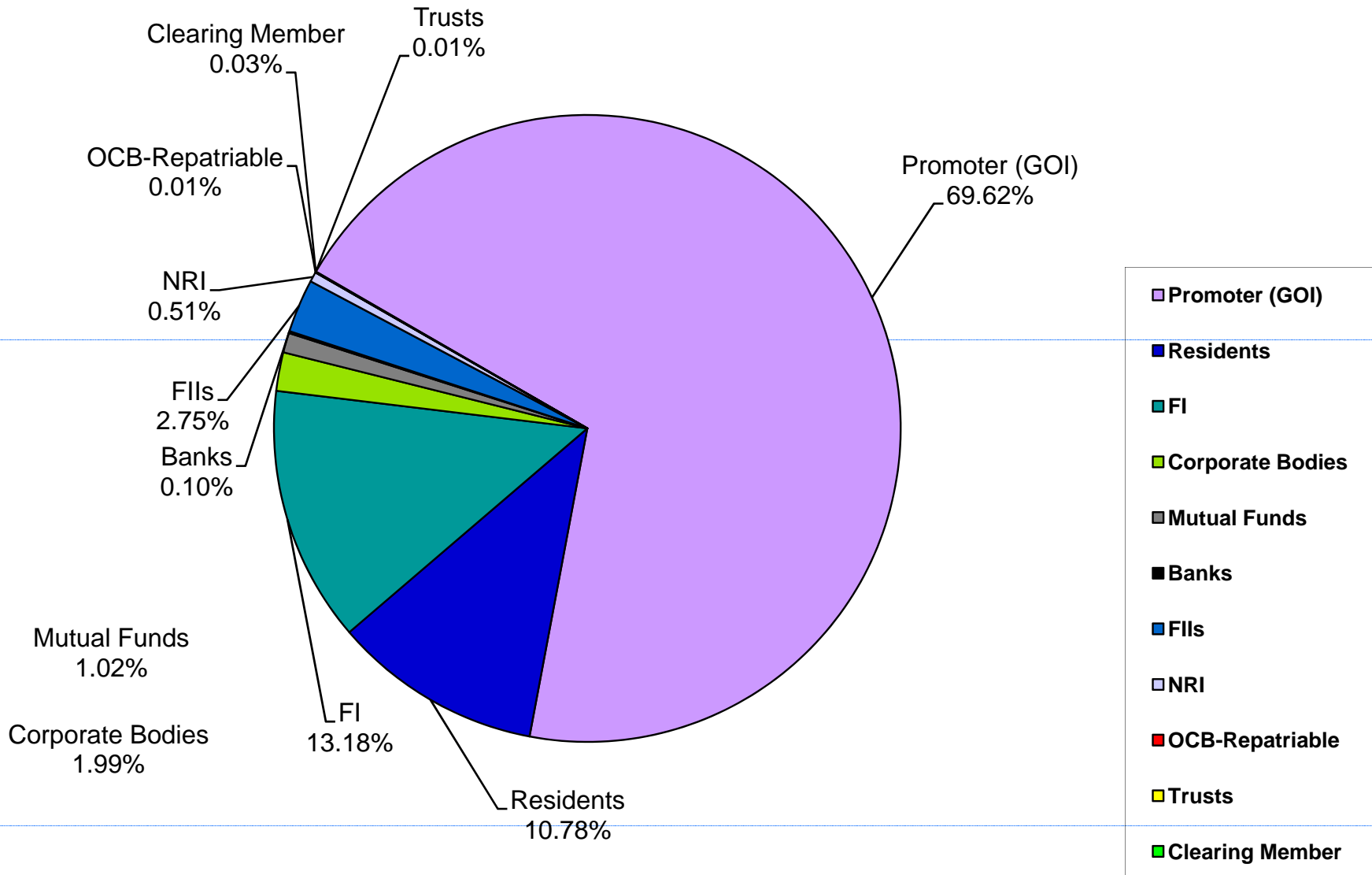
FIRST 50 YEARS

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	1000 th branch – Commercial & Industrial Credit – opened
1990	Took over Bank of Tamilnad
1991	Bank moved its Staff College premises to a own spacious learning zone at Koyambedu

Milestones - IOB Young at 75 Years

NEXT 25 YEARS	
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	2000 th 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.
2012	Total No. of Branches as on 31.12.2012 is 2748

Investor Profile – Shareholding Pattern (%) as on 31.12.2012



Global Footprints – Foreign Branches of the Bank

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

- Malaysia: Joint Venture with Bank of Baroda and Andhra Bank
- The bank is planning to upgrade its Representative Offices at Dubai, Vietnam and China into full fledged branches and has sought permission from RBI. Bank has also sought RBI permission for opening of a branch at Sukhumvit, Bangkok.
- Ministry of Finance, Government of India has allocated the following overseas centres for opening of overseas JV/WOS by the bank.. 1.Thailand,2.Vietnam,3.Mongolia,4.Srilanka and 5.Senegal.

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

- 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 1.64 crores up to 31.12.2012 compared to INR 1.18 crores up to 31.12.2011 from Health Care Policies
- During the current year up to 31.12.2012, the Bank earned commission from Non Life Sompo (Asset) insurance INR 5.74 crores compared to INR 3.93 crores up to 31.12.2011. Capital infusion made in March 2012.

Credit Rating – International & Domestic

Rating Agency	Rating	
Standard and Poor	BBB- / Negative / 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/Outlook Negative	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/Outlook Negative	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	

- ④ Business touched INR 3,43,186 Crores (**YoY Growth 14.57 %**)
- ④ Deposits stood at INR 1,85,573 Crores (**YoY Growth 11.12%**)
- ④ CASA stood at 24.97%
- ④ Advances at INR 1,57,613 Crores (**YoY Growth 18.91%**)
- ④ Operating Profit for 9m is INR 2,670.86 Crores
- ④ Net Profit for 9m stands at INR 508.36 Crores
- ④ Provision Coverage Ratio stood at 59.00%

Awards and Accolades:

The Bank was awarded the "SAP ACE award for Database Use" by SAP during the year.

"Skoch Digital Award for Technology" was given to the bank in recognition of its Technology Initiatives.

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 the 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 Module, with the HUB at Singapore. At present, Singapore, Bangkok and Sri Lanka branches are brought under Midas Plus CBS software.

Alternate delivery Channels:

As on 31.12.2012, our Bank has 1644 ATMs spread across the country, of which 1029 are onsite, 615 ATMs are Off-Site of which 43 are located at various Railway stations. Our bank is a member of NPCI, Cashtree and VISA consortiums. The average number of ATM transactions per ATM per day is 78

Our bank has launched two Mobile ATMs, one in Chennai and one in Hyderabad.

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 following state VAT has been made online.

i)Lucknow,ii)Pondicherry,iii)Delhi,iv)Maharashtra(GRAS) (Multi Dept. Portal),v)Kartnataka,vi) Andhrapradesh,vii) Tamil Nadu and viii) West Bengal which ensures float funds for the Bank. E-payment of West Bengal GRIPS(Govt. Receipt Portal System) for collection of Tax and Non-Tax revenue systems such as Professional Tax, Land and Land reforms, Registration and Stamp Revenue.Excise,Commercial Taxes,VAT,Motor Vehicle Tax etc are made online. **Ours is the first Bank to provide this service in West Bengal.**

E-Accounting System for electronic Remittance of customs by Importers is enabled through our Internet Banking.

Average number of registrations per month during 2012-13 is 9,100 and the cumulative registrations up to December 2012 is 4,40,621.

Payment Gateway: Payment Gateway for payment of utility bills like mobile payment, insurance premium, other banks' credit cards, telephone bill payments etc using the debit cards has been implemented. Loyola college Chennai, Madras Christian College, Amet University and TN MGR Medical University have been brought under Payment Gateway with netbanking,debit and credit cards and other bank VISA cards for payment of college fees. So far the average number of transactions per month during 2012-13 is 41,000 .

Mobile Banking: Our Mobile banking enables funds transfer between accounts, payment of credit card dues, booking of air and movie tickets, payments to post paid mobiles/DTH,suspension of ATM/Debit cards and demat services in addition to the query services like transaction status, balance enquiry in SB,Deposit and Loan accounts.ATM and branch locators are also enabled. The cumulative number of accounts registered since inception is 21,534 and 1,29,490 transactions have been put through.

Online opening of Savings Bank accounts and Deposit has been enabled through our website www.iob.in

Infrastructure Space

Our Bank is the first bank to establish 3-way DR set up to ensure Zero data loss among the Public sector Banks.

Our Bank has provided alternate connectivity to all our Data Centres and also to the branches wherever feasible through alternate service providers/medium.

connectivity for Ultra small branches is provided through a VAN based broadband 3G Modem/Datacards.420 branches in 32 Regional Offices started using data cards.

Product Space:

With a view to increase Security, Biometric solutions were procured and implemented across all our branches facilitating foolproof operational safety at all our branches. The solution envisages capturing biometric information of all CBS branch users storing the same in a database and authenticating the user every time he logs in to the **CBS.We are one of the first bank to implement biometric authentication successfully.**

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 ,NCR,Delhi,Coimbatore,Bangalore,Trivandrum,Madurai,Kozhikoe,Tirunelveli,Puducherry,Hyderabad , Chandigarh Salem, Erode and Trichy covering 477 branches upto December 2012.

Aadhar registration through our branches has been enabled. Aadhar Bridge payments have also been enabled.

Financial Inclusion Project: Our Financial Inclusion application enables Funds transfer, Deposits and remittances towards advances in real time and it is also **interoperable enabling any customer to transact through any Business Correspondent.** e-BRC(e bills realization certificates) for Director General of Foreign Trade is being uploaded directly from the system.

Online Loan Processing: Upgradation of RAM Rating facility from CRISIL alongwith 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. 58 Centres have implemented the centralized processing of our inward clearing cheques.

Central Plan Schemes Monitoring System(CPSMS): CPSMS is a project initiated by Department of Expenditure, Ministry of Finance, Government of India, primarily to track the disbursement of Funds to the ultimate beneficiaries. Our software for processing and accepting these funds through our Bank is already in place.

GePG(Government E-Payment Gateway) has been implemented to disburse bulk payments from Central Government departments to Central Govt. employees/vendors through our bank's NEFT platform.

Customer complaint redressal through Mobile implemented.

Our Bank has 430 POS terminals installed till December 2012 and number of monthly average POS transactions up to December 2012 is 5,000 and the average monthly amount of transaction is Rs1.95 Crores. The POS transactions using our Debit cards have been 3.43 lacs average per month and the average amount of POS transactions using our Debit cards is 75.21 cr per month.

Our Bank has introduced e-kiosks and installed 102 kiosks in branches and ATMS.

Different cards for different segments like Platinum, Gold, Silver, SFMS based Kissan Card and student card have been introduced and we have issued more than 81,000 cards up to December 2012.

Corporate Connectivity has been introduced with SAP-ERP solution, which enables corporate to reconcile online, authorize on-line transfer of funds, e-presentment of bills, on-line trade finance etc The pilot run has been completed.

We are the only Nationalised Bank to collect Chennai Corporation tax across counters.
We have introduced direct remittance facility at our overseas branches.

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:

IT Governance Initiatives:

IT Organization Structure: For effective IT Governance, a Board level IT strategy Committee and a Top Management level IT Steering Committee have been formed in addition to the existing IT Security Committee headed by the Executive Director of the Bank and an IT Technology Committee with external consultant from IIT, Chennai.

Policies like Information Security Policy, IT Outsourcing Policy, IT Purchase policy and Manual, Disaster Recovery and Business Continuity Plan, IS Audit Policy and Data Archival Policy have been put in place.

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 Judgement etc. Many public websites are also linked to through portal.

Green Initiatives:

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

We have provided IP telephones which has effectively cut down our Phone bills.

RTGS/NEFT implemented in all branches. Straight Thru Processing introduced. Account number based credit is given.

NEFT implemented in both RRBS sponsored by the bank.

The Bank has been taking various initiatives towards saving precious natural resources 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.

Payments made by the bank to its various vendors are effected electronically

Open Communication System(OCS) has been rolled out in 343 district head quarters,50 Regional offices & RCCs across the country, enabling them to interact live.

All staff members can submit Asset Liability Statement & Annual Performance Appraisal Report(APAR) online as registered login users provided in the bank's intranet.

Telephone and mobile 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. Our Bank's implementation of Business Intelligence application has been awarded the Skoch Digital Inclusion Gold award during September 2012.

IT Security:

Information System Security policy conforms to ISO standards.

Major Business Parameters

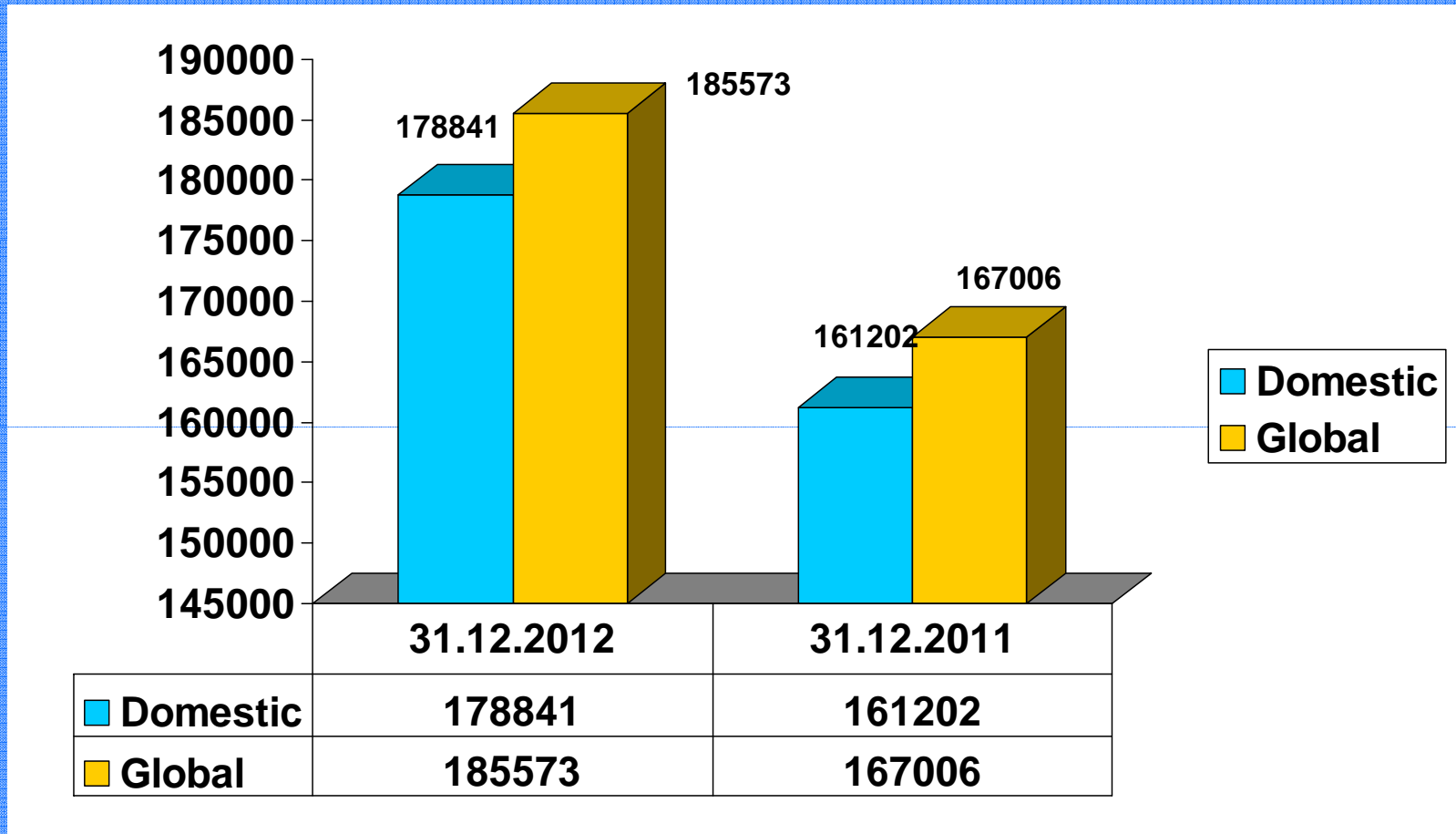
Quarter ending

INR Crs

Key performance indicators	Dec 2011	Mar 2012	June 2012	Sep 2012	Dec 2012
Business Mix	2,99,555	3,21,707	3,33,250	3,42,508	3,43,186
Deposits	1,67,006	1,78,434	1,84,884	1,89,115	1,85,573
Advances (Gross)	1,32,549	1,43,273	1,48,366	1,53,393	1,57,613
Operating Profit	822	1,002	847	807	1,017
Net Profit	108	529	233	158	116
NIM (%)	2.61	2.74	2.59	2.33	2.51
Gross NPA	3,972	3,920	4,410	5,930	6,516
Net NPA	1,600	1,907	2,152	3,378	3,595
Return on Assets (%)	0.21	0.72	0.41	0.27	0.19
Return on Equity (%)	5.63	24.13	9.41	6.32	4.62
Book Value (INR)	124.90	123.05	125.98	125.79	127.25

Deposits

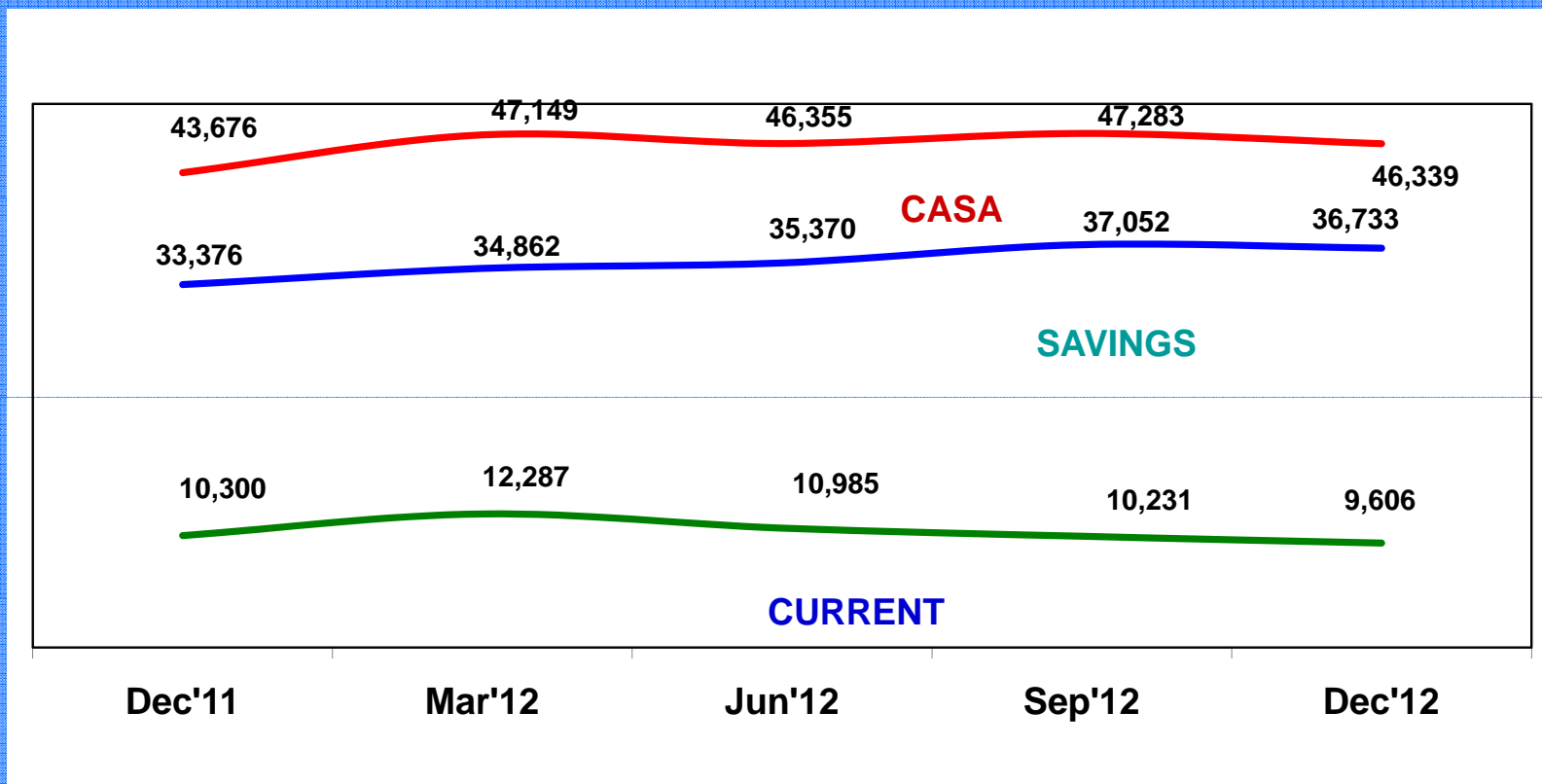
INR Crs



<p>Domestic Deposits ❖ Y-o-Y Growth: 10.94 %</p>	<p>Global Deposits ❖ Y-o-Y Growth: 11.12%</p>
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Deposits - CASA

INR Crs



Current Deposits

❖ Y-o-Y Growth:-ve %

Savings Bank

❖ Y-o-Y Growth:10.06%

CASA

❖ Y-o-Y Growth:6.10%

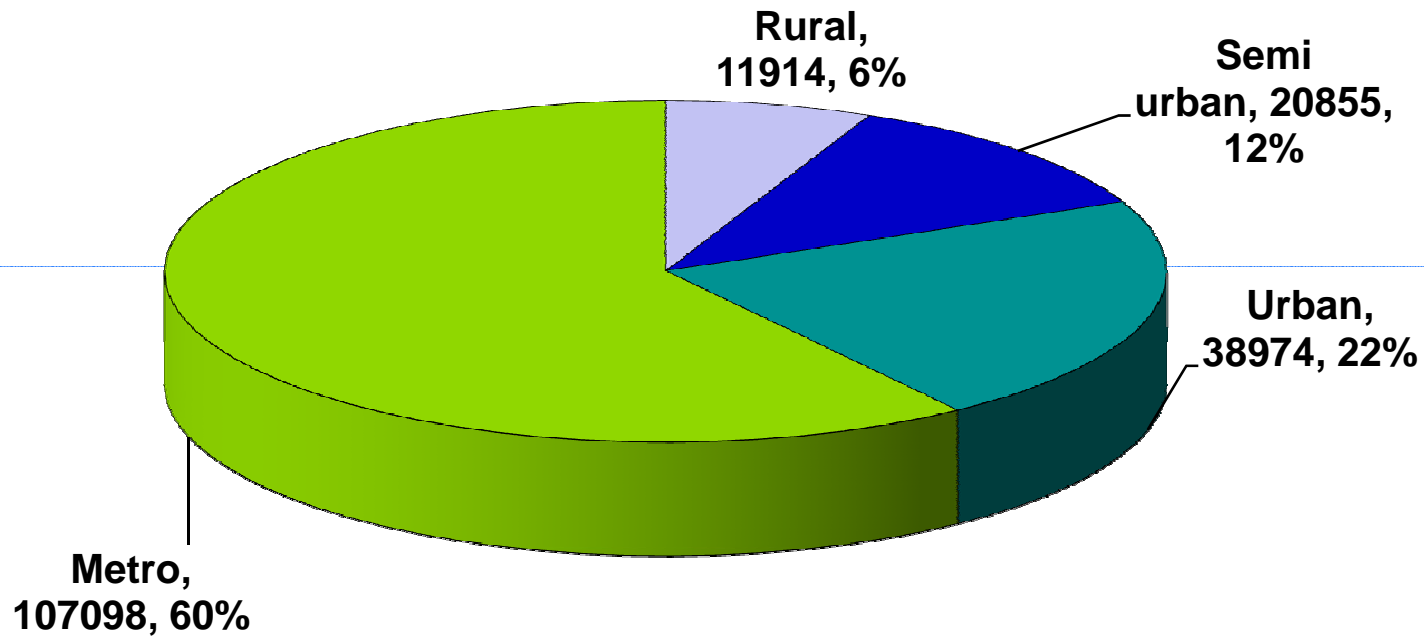
Share of CASA to Aggregate Deposits

Dec'11 :26.15%

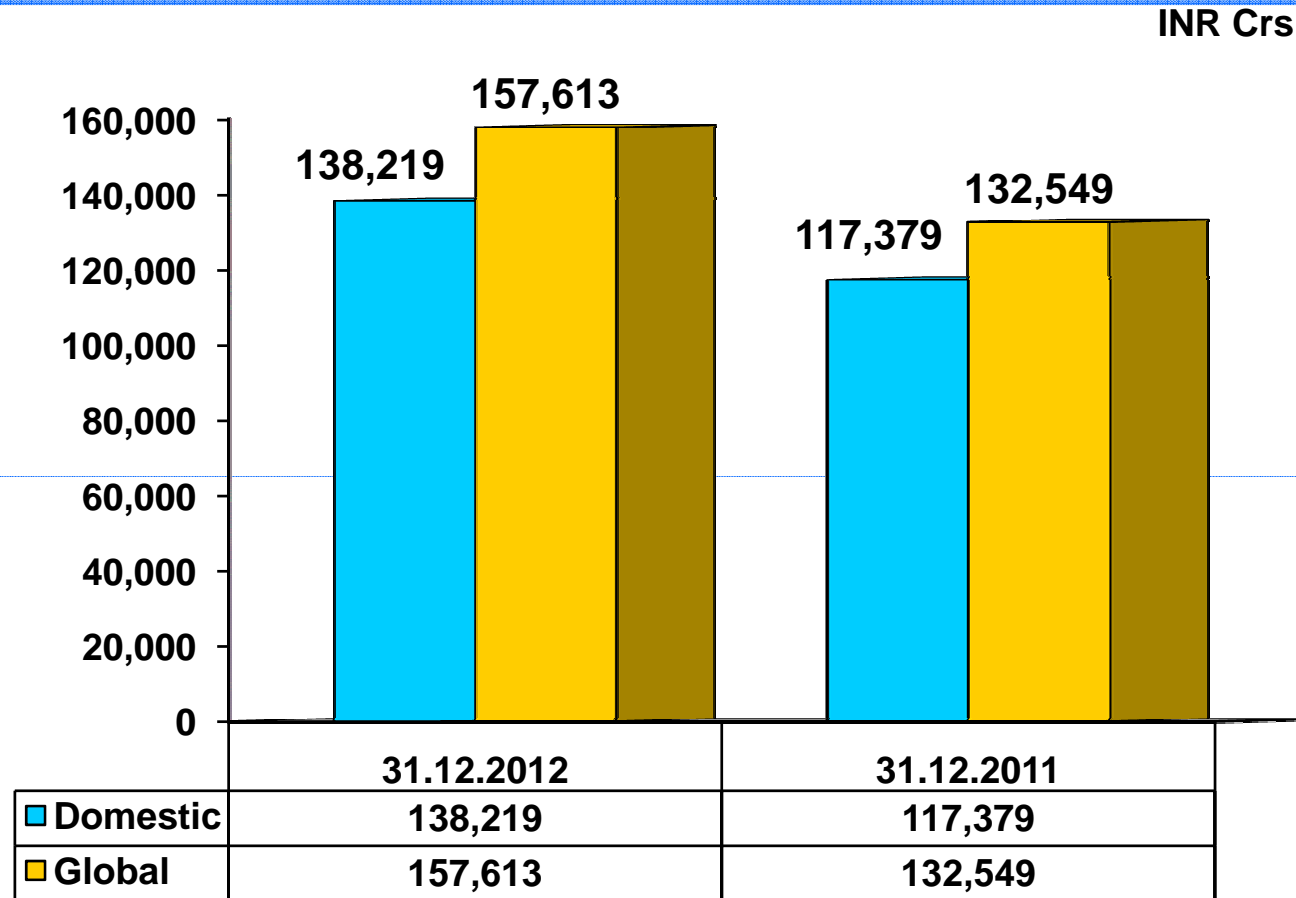
Dec'12 :24.97%

Domestic Deposit-Category Wise

Dec 2012 INR Crs



Gross Advances

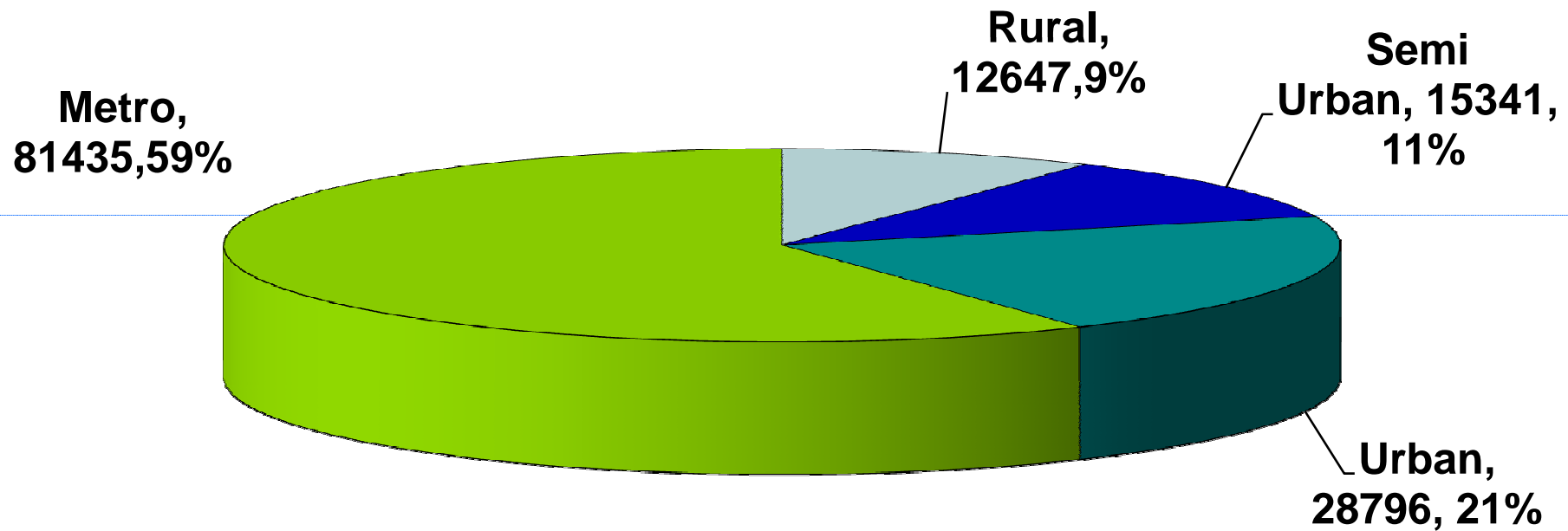


Domestic Advances ❖ Y-o-Y Growth: 17.75 %	Global Advances ❖ Y-o-Y Growth: 18.91%
-----------------------------------------------------	--------------------------------------------------

Domestic Advances-Category Wise

Dec 2012

INR Crs



Key Sectors (Domestic Credits)

INR Crs

Sector	Dec 2012	Mar 2012	Dec 2011
1.Agriculture	21,270	19,416	17,745
2.SME	16,343	16,600	13,822
of which Micro	6,364	6,144	5,190
3.Retail Credit	10,693	9,431	8,951

Retail Credit (Breakup)

INR Crs

Sector	Dec 2012	Mar 2012	Dec 2011
Retail Credit	10,693	9,431	8,951
Of which			
- Housing Loans	4,836	4,175	3,886
- Misc.CC	1,194	1,162	1,064
- Pushpaka	736	688	655
- Educational Loan	2,924	2,469	2,409
- Others	1,003	937	937

Advances to Sensitive Sectors - Domestic

(FUND + NON FUND)

INR Crs

Sector	Dec 2012	Mar 2012	Dec 2011
CAPITAL MARKET	1,132	990	756
REAL ESTATE	17,659	16,783	14,909
of which			
HOUSING LOAN *	5,315	4,828	4,351
COMMERCIAL REAL ESTATE	8,109	7,856	6,484
OTHERS (DIRECT & INDIRECT)	4,235	4,099	4,074

* Includes Non-Priority Housing Loans

Overseas Advances - Breakup

INR Crs

	Dec 2012	Mar 2012	Dec 2011
Trade	6,855	6,095	6,642
Manufacturing	6,051	4,517	4,186
Real Estate	283	303	311
Buyers Credit	4,269	3,798	2,605
Others	1,937	1,141	1,426
Total	19,395	15,854	15,170

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

INR Crs

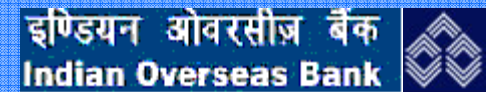
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Indian Overseas Bank



	Domestic			Foreign	Global
	> 1 crore	< 1 crore	Total		
As on 31.12.2011	8,831	181	9,012	1,070	10,082
Addition during Q4 of 11-12	3,161	9	3,170	0	3,170
Less: Repayment in Restructured A/cs	523	12	535	77	612
As on 31.03.2012	11,469	178	11,647	993	12,640
Addition during Q1 of 12-13	747	3	750	84	834
Less: Repayment in Restructured A/Cs	98	8	106		106
As on 30.06.2012	12,118	173	12,291	1077	13,368
Addition during Q2 of 12-13	1575	6	1581	-	1581
Less: Repayment in Restructured A/Cs	105	9	114	60	174
As on 30.09.2012	13,588	170	13,758	1,017	14,775
Addition during Q3 of 12-13	1,254	2	1,256	36	1,292
Less: Repayment in Restructured A/Cs	450	8	458	1	459
As on 31.12.2012	14,392	164	14,556	1,052	15,608

Restructured Accounts Outstanding Position As On 31.12.2012

INR Crs



Sector	31.03.2012 Accounts	31.03.2012 Amount	31.03.2012 %	31.12.2012 Accounts	31.12.2012 Amount	31.12.12 %
Chemical & Pharma	5	65	0.51	7	87	0.56
Sugar	7	330	2.61	6	205	1.31
Textile	62	1064	8.42	67	1348	8.64
Rubber & Plastics	4	106	0.84	2	25	0.16
Iron & Steel	24	1072	8.48	27	1613	10.33
Auto & Ancillary	9	453	3.59	7	259	1.66
Paper	18	479	3.79	16	445	2.85
Wood	1	57	0.45			
Engineering	2	33	0.26	5	101	0.65
Telecom	3	1217	9.63	3	1075	6.90
Glass Ind	1	74	0.58			
Power	10	1336	10.57	14	3621	23.20
Airways	3	1368	10.82	3	1064	6.82
Petroleum	2	308	2.43	1	39	0.25
Entertainment & Media	1	100	0.79	1	62	0.40
Electronic & Software				2	54	0.34
Cement				1	46	0.30
Foot Wear						
Other industries	6	90	0.71	15	911	5.83
Sub Total	158	8152	64.48	177	10955	70.20

Contd.....

Restructured Accounts Outstanding Position As On 31.12.2012 .. contd

INR Crs


 इण्डियन ओवरसीज़ बैंक
 Indian Overseas Bank

Sector	31.03.2012 Accounts	31.03.2012 Amount	31.03.2012 %	31.12.12 Accounts	31.12.12 Amount	31.12.12 %
Sub Total	158	8152	64.48	177	10955	70.20
SME	666	706	5.58	602	967	6.20
Micro Finance	-	-	-	7	206	1.32
Infrastructure	26	1639	12.97	27	1144	7.33
Comm. Real Estate(CRE)	19	299	2.37	16	258	1.65
Trade	112	1285	10.17	92	1158	7.41
Agriculture	871	390	3.08	762	378	2.42
HL/EDU/Others	2451	152	1.20	2096	140	0.90
Real Estate (other than CRE)	10	18	0.15	11	402	2.57
GRAND TOTAL	4313	12641	100	3790	15608	100

Asset Classification wise details of Restructured Accounts Outstanding

Asset Classification	No. of Accounts (31.3.2012)	Amount (INR Crs) (31.3.2012)	% to Total	No. of Accounts (31.12.2012)	Amount (INR Crs) (31.12.2012)	% to Total
Standard Assets	3886	12249	96.90	3372	14794	94.78
Sub-Standard Assets	342	235	1.86	334	520	3.33
Doubtful Assets	85	157	1.24	84	294	1.89
Total	4313	12641		3790	15608	100

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

	Dec 11	Mar 12	Jun 12	Sep 12	Dec 12
No. of A/cs slipped during the quarter	9	16	10	9	5
Amount in INR Crs	175	313	130	173	187

NPA Ratio



NPA SEQUENTIAL MOVEMENT

INR Crs

	Dec 2011	Mar 2012	June 2012	Sep 2012	Dec 2012
OPENING GROSS NPA	3898	3972	3920	4410	5930
ADD Slippages	686	1017	865	1854	1093
LESS	173	231	107	103	199
Cash Recovery	112	217	84	70	163
Upgradation	327	621	185	161	145
Write Off					
Total Reduction in NPA	612	1069	376	334	507
Total Nettable Credits	2372	2013	2258	2552	2921
NPA Provision	2350	1992	2237	2531	2899
Other Credits	22	21	21	21	22
CLOSING GROSS NPA	3,972	3,920	4,410	5930	6516
Net NPA	1,600	1,907	2,152	3378	3595
Gross NPA Ratio	3.00%	2.74%	2.97%	3.87%	4.13%
Net NPA Ratio	1.23%	1.35%	1.48%	2.25%	2.33%
Provision Coverage Ratio	71.70%	67.68%	67.11%	58.53%	59.00%
NPA of Overseas Branches (included in Gross NPA above)	369	366	402	629	606

Sector Wise Break Up of NPAs as of 31.12.2012 (Domestic)

INR Crs

Category	NPA as of 31.12.2012	% to total Domestic NPA
Agriculture	794.82	13.45
Industry	2970.41	50.27
Services	1753.45	29.67
Personal	390.49	6.61
Total	5909.17	100
Of which		
Commercial Real Estate	253.75	4.29

NPAs-Industry Wise-Domestic

INR Crs

Sl. No	Industry	NPA as of 31.12.2012	Outstanding under each category as of 31.12.2012	% of NPA to the respective outstanding	% to the total Domestic NPA
1	Cotton Textiles/Other Textiles	664.19	6629.46	10.02	11.24
2	Iron and Steel	449.70	10063.06	4.47	7.61
3	Infrastructure	158.23	20785.42	0.76	2.68
4	Chemicals,Dyes,Paints etc.	224.44	2026.46	11.08	3.80
5	Gems and Jewellery	13.70	1028.84	1.33	0.23
6	Construction	23.03	2069.71	1.11	0.39
7	Other Metal & Metal Products	208.31	2014.40	10.34	3.53
8	Paper & Paper Products	215.41	1726.94	12.47	3.65
9	Food Processing	57.28	2798.33	2.05	0.97
10	Sugar	206.29	848.08	24.32	3.49
	All Other Industries	749.83	13960.30	5.37	12.69
	Sub Total	2970.41	63951.00	4.64	50.27
	Others	2938.76	74268	3.96	49.73
	Total Domestic	5909.17	138219	4.28	

Sectoral Slippages during the quarter ended 31.12.2012

Category	Amount(In Crs)
Agriculture	144
Services(Other than Commercial Real Estate)	400
Personal	111
Commercial Real Estate	10
Sub Total	665
Industry	
Infrastructure	117
Gem and Jewellery	
Petroleum	83
Food Processing(Other than sugar, Vegetable Oil , Vanaspathi & Tea)	1
Textile	45
Steel	19
Mining	2
Chemicals, Dyes, Drugs & Pharma	3
Automobile	
All Engineering/All other Industries	132
Sub Total (Industry)	402
Total Slippages - Domestic	1067
Overseas	26
Total-Global	1093

Overseas NPAs

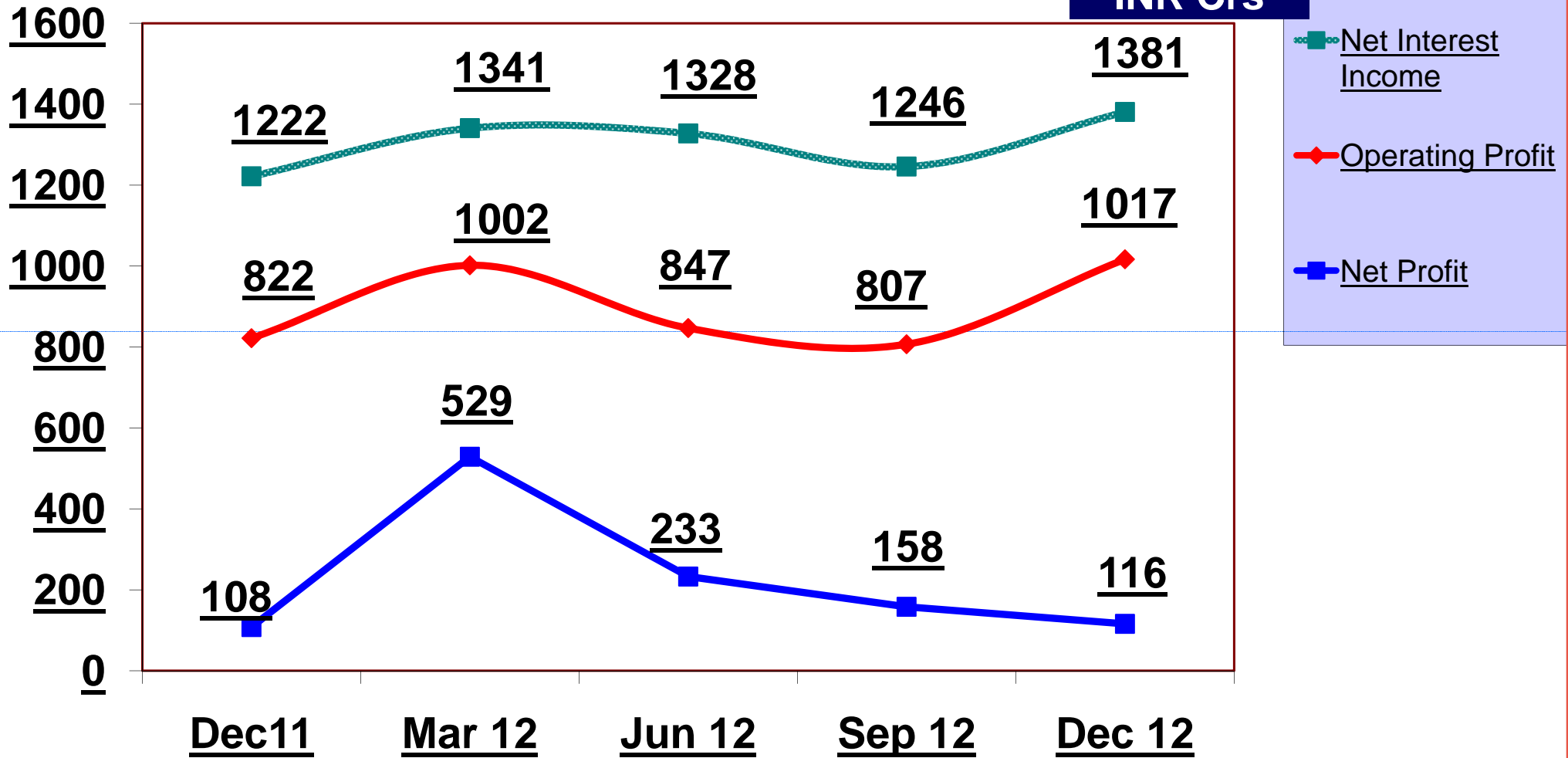
INR Crs

	Dec 2012	Mar 2012	Dec 2011
Trade	348.21	214.15	210.64
Manufacturing	205.02	102.33	106.03
Real Estate	9.44	8.71	10.22
Others	43.73	41.22	41.93
TOTAL	606.40	366.41	368.82

Profitability (Quarter Sequential)



INR Crs



PROFIT - SUMMARY

INR Crs

Quarter Ending

	Dec 11	Mar 12	Jun 12	Sep 12	Dec 12
Interest Earned	4,604	4,911	5,026	5,104	5,333
Interest Expended	3,383	3,571	3,698	3,858	3,952
Net Interest Income	1,222	1,341	1,328	1,246	1,381
Non Interest Income	411	504	377	411	514
Total Operating Income	1,633	1,844	1,705	1,657	1,895
Operating Expenses	810	842	858	850	878
Operating Profit	822	1,002	847	807	1,017
Total Provision	714	474	613	649	901
Net Profit	108	529	234	158	116

PROFITABILITY - Q3

INR Crs

Particulars	Q3 12-13	Q3 11-12	Variance %
TOTAL INCOME	5847	5007	16.78
Interest Earned	5333	4596	16.04
Other Income	514	411	25.06
TOTAL EXPENDITURE (excl. provisions and contingencies)	4830	4185	15.41
Interest Expended	3952	3374	17.13
Operating Expenses	878	810	8.40
i) Payments to and provisions for employees	606	546	10.99
ii) Other Operating Expenses	272	264	3.03
OPERATING PROFIT (profit bef. provisions and contingencies)	1017	822	23.72
Total Provisions and Contingences	901	714	26.19
Of which Provisions for NPAs	486	295	64.75
Provision for Taxes	90	47	91.49
Others	325	372	-
NET PROFIT	116	108	7.41

PROFIT – Geographical Distribution – Q3

INR Crs

Particulars	Q3 12-13	Q3 11-12
OPERATING PROFIT		
Global	1017	822
Domestic	903	724
Overseas	114	98
PROVISIONS		
Global	901	714
Domestic	850	681
Overseas	51	33
NET PROFIT		
Global	116	108
Domestic	53	43
Overseas	63	65

PROFIT - NET INTEREST INCOME

Quarter Ending

INR Crs

Particulars	Dec 11	Mar 12	Jun 12	Sep 12	Dec 12
Total Interest Income	4,596	4,911	5,026	5,104	5,333
Of which					
Int Income from Advances	3,508	3,740	3,909	3,868	4135
Int. Income from Investments	1,013	1,050	1,034	1,093	1123
Other Interest Income	75	121	83	143	75
Total Interest Expended	3,375	3,571	3,698	3,858	3952
Of which					
Int. Expended on Deposits	2,941	3,122	3,333	3,493	3548
Int. Expended on borrowings	281	449	365	212	251
Other Int. Expenses	153	0	0	153	153
NET INTEREST INCOME	1,221	1,340	1,328	1,246	1381
NET INTEREST MARGIN	2.61%	2.74%	2.59%	2.33	2.51%
Domestic		2.80%	2.65%	2.42	2.61%
Overseas		2.08%	1.97%	1.54	1.53%

PROFIT - NET INTEREST INCOME

INR Crs

Particulars	9m 12-13	9m 11-12	Variance %
Total Interest Income	15,450	12,967	19.15
Of which			
Int Income from Advances	11,910	9,840	21.04
Int. Income from Investments	3,250	2,891	12.42
Other Interest Income	290	236	22.88
Total Interest Expended	11,494	9,291	23.71
Of which			
Int. Expended on Deposits	10,374	8,111	27.90
Int. Expended on borrowings	663	721	
Other Int. Expenses	457	459	
NET INTEREST INCOME	3,956	3,676	7.62
NET INTEREST MARGIN in % (on avg. earning assets)	2.47	2.74	
Domestic	1.64		
Overseas			

Non Interest Income (Quarterly Comparison)

INR Crs

Particulars	Quarter Ending				
	Dec 11	Mar 12	Jun 12	Sep 12	Dec 12
Total Non Interest Income	411	504	377	411	514
Of which					
Exchange / Commission	237	268	230	201	217
Profit on Sale of Investments	35	67	44	36	59
Profit on Revaln. Of Investments	0	0	(68)	0	0
Recovery in written off Accounts	21	56	58	64	99
Other Non interest Income	118	113	113	110	139

Non Interest Income - Q3

INR Crs

Particulars	9m 12-13	9m 11-12	Variance %
Total Non Interest Income	1,302	1,177	10.54
Of which			
Exchange / Commission	647	632	2.37
Profit on Sale of Investments	139	104	33.05
Profit on Revaln. Of Investments	-68	-35	-
Recovery in written off accounts	221	179	23.46
Other Non interest Income	363	297	22.22

NET PROFIT (Quarterly Comparison)

INR Crs

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank



Particulars	Quarter Ending				
	Dec 11	Mar 12	Jun 12	Sep 12	Dec 12
OPERATING PROFIT	822.4	1002.3	846.8	807	1017.1
Total Provision	714.1	473.5	613.3	649	900.6
Of which					
NPA	252.8	226.9	331.5	454.41	436.4
Countercyclical Provisioning Buffer	42.1	50.0	75.0	25.00	50.0
Standard Advances	56.7	74.9	18.6	18.83	119.2
Depreciation on Investments	84.2	-64.4	51.2	-57.78	48.8
Staff Welfare Fund	0.0	7.0	5.0	5.00	5.0
Deferred Tax Liability	0.0	330.2	0.0	0.00	0.0
Income Tax	46.6	-244.7	92.9	97.03	89.6
Wealth Tax	0.0	0.5	0.0	0.00	0.0
Contingencies	0.1	0.4	0.1	0.11	0.9
Other General Provisions	3.0	0.3	0.0	0.00	0.0
Non Performing Investments	7.1	0.0	0.0	-5.84	-4.2
Provision for SSSBL	0.0	82.1	0.0	0.00	0.0
Diminution of Securities	7.0	7.3	-2.1	5.63	0.0
Restructured accounts	214.1	2.7	39.5	105.52	155.7
Other Assets	0.0	0.1	1.0	0.24	-0.8
Country-wise risk	0.4	0.2	0.6	0.45	0.0
NET PROFIT	108.3	528.8	233.4	158.43	116.5

Cost & Yield Ratios (Quarterly Comparison)

	Dec 11	Mar 12	Jun 12	Sep 12	Dec 12
Avg. Cost of Deposits (%)	7.31	7.49	7.55	7.68	7.58
Avg. Yield on Advances(%)	10.81	10.94	10.69	10.21	10.53
Avg. Yield on Investments(%)	7.35	7.38	7.30	7.31	7.33
Avg. Cost of Funds(%)	7.24	7.36	7.32	7.36	7.27
Avg. Yield on Funds(%)	9.85	10.03	9.77	9.56	9.68
Net Interest Margin(%)	2.61	2.74	2.59	2.33	2.51

	Dec 11	Mar 12	Jun 12	Sep 12	Dec 12
Cost to Income Ratio (%)	49.63	45.65	50.33	51.30	46.34
Return on Assets (%)	0.21	0.72	0.41	0.27	0.19
Return on Equity (%)		(Annualized)			
	5.63	24.13	9.41	6.32	4.62
Earning Per share (INR)	7.00	19.80	11.72	7.95	5.85
Book Value per Share (INR)	124.90	123.05	125.98	125.79	127.25

INVESTMENTS - Domestic

INR Crs

	31.3.2012				31.12.2012			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
SLR Investments	11,398.62	38,772.63		50,171.25	9,116.36	43,679.98	96.00	52,892.34
Of which								
Government. Securities	11,332.74	38,770.57		50,103.31	9,054.86	43,677.94	96.00	52,828.80
Other Approved Securities	65.88	2.06		67.94	61.50	2.04	0.00	63.54
M Duration (for SLR)				5.56				5.76
Non SLR Investments	4,419.08	139.85	5.95	4,564.88	4,943.88	128.94	3.16	5,075.98
M Duration (Non SLR)				2.16				2.28
M Duration (Entire Portfolio)				5.36	3.53	6.14	6.44	5.56
Total	15,817.70	38,912.48	5.95	54,736.13	14,060.24	43,808.92	99.16	57,968.32

INVESTMENTS – Foreign -31.12.2012

INR Crs

Type of Investment	Book Value	Total Provision
G - Sec	1040.69	1.00
Bonds - Others	15.70	0.00
MTN,FCCB	312.00	39.71
Shares	0.08	0.00
Joint Venture - Malaysia	186.31	0.00
Total	1554.78	40.71

CAPITAL ADEQUACY

INR Crs

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

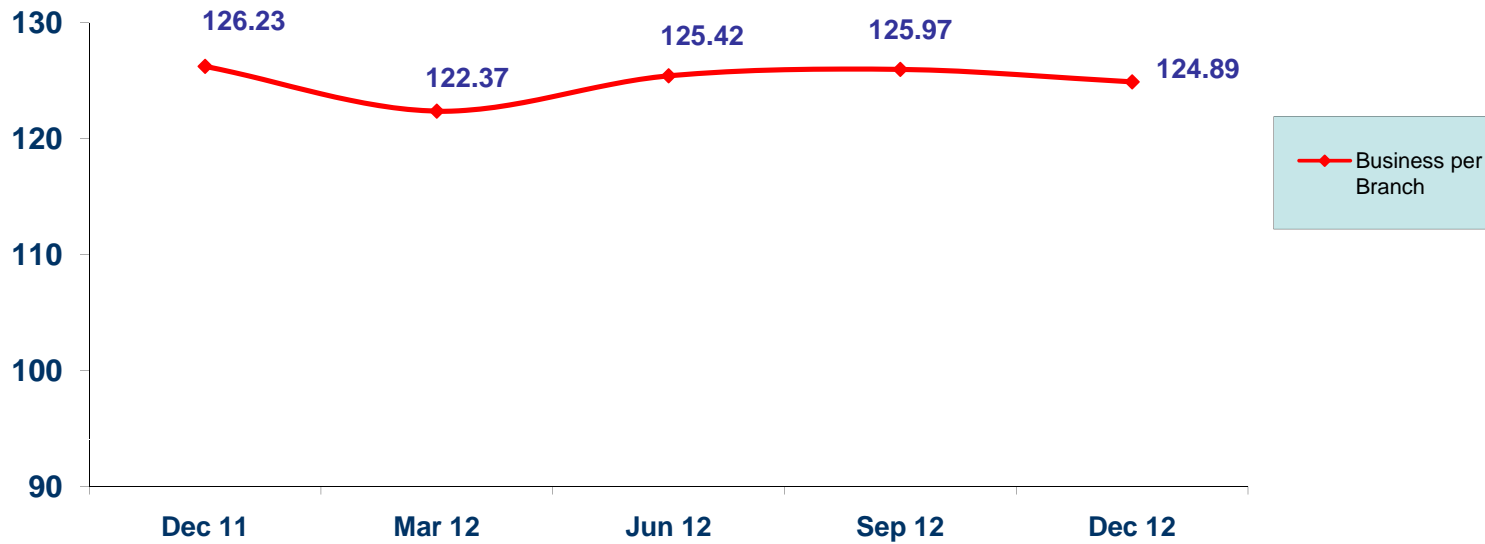


	Dec 11	Mar 12	Jun 12	Sep 12	Dec 12
Tier I Capital	8,534.79	11,042.20	11,042.28	10,833.24	10,833.28
Tier II Capital	6,602.51	6,561.37	6,506.94	6,304.59	6,386.66
Total Capital	15,137.30	17,603.57	17,549.22	17,137.83	17,219.94
Total Net Assets (Terminal)	2,07,163.41	2,19,648.18	2,25,837.22	2,28,316.44	2,31,328.36
Risk Weighted Assets					
BASEL I	1,39,029.94	1,47,363.43	1,53,036.70	1,55,546.36	1,59,763.33
BASEL II	1,27,868.38	1,32,184.11	1,39,396.22	1,42,044.52	1,47,727.79
CRAR – TIER I (%)					
BASEL I	6.14	7.49	7.22	6.97	6.78
BASEL II	6.68	8.35	7.92	7.63	7.33
CRAR – TIER II (%)					
BASEL I	4.75	4.46	4.25	4.05	4.00
BASEL II	5.16	4.97	4.67	4.44	4.32
CRAR (%)					
BASEL I	10.89	11.95	11.47	11.02	10.78
BASEL II	11.84	13.32	12.59	12.07	11.65

PRODUCTIVITY



INR Crs



- ◆ **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	31.12.2012 (Nos.)	31.12.2011 (Nos.)	31.03.2012 (Nos.)
1	No-Frills SB Accounts Opened	40,41,743	21,69,505	24,44,032
2	General Purpose Credit Cards Granted	12,387	10,453	11,153
3	Branches Under Smart Card Banking	627	639	613
4	Villages Covered Under Smart Card Banking	2,122	1,372	1,398
5	Business Correspondents engaged	1,746	1,251	1,304
6	Bio-Metric Smart Card issued	4,27,494	1,20,944	1,66,237
7	Smart Card Banking Coverage- Regions	49	41	42
8	Smart Card Banking Coverage-States/Union Territory	21/2	20/2	20/2

Thank You

