



**INDIAN OVERSEAS BANK
CENTRAL OFFICE
CHENNAI**

**PRESS RELEASE
Part-A**

05.05.2012

PERFORMANCE HIGHLIGHTS FOR THE YEAR ENDED 31ST MARCH 2012

**TOTAL
BUSINESS
(YOY)
24.20%**



**TOTAL
DEPOSITS
(YOY)
22.86%**



**TOTAL
ADVANCES
(YOY)
25.91%**



**OPERATING
PROFIT
(YOY)
23.54%**



**TOTAL INCOME
(YOY)
46.91%**



**NET
INTEREST INCOME
19.20%**



- (1) **TOTAL BUSINESS:** Total business grew from ₹ 259020 crore as on 31st March 2011 to ₹ 321707 crore as on 31st March 2012 recording a year on year growth of 24.20%
- (2) **DEPOSITS:** Total deposits grew from ₹ 145229 crore as on 31st March 2011 to ₹ 178434 crore as on 31st March 2012 recording a year on year growth of 22.86 %.
- (3) **ADVANCES:** Gross Advances increased from ₹ 113791 crore as on 31st March 2011 to ₹ 143273 crore as on 31st March 2012 registering a growth of 25.91%.
- (4) **OPERATING PROFIT:** Operating Profit for the year ended 31st March 2012 is ₹ 3534.15crore from ₹ 2860.63 crore for the year ended 31st March 2011, registering a growth of 23.54%



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(5) **NET PROFIT:** Net Profit for the year ended 31st March 2012 is ₹ 1050.13 crore.

(6) **TOTAL INCOME:** Total Income recorded a growth of 46.91% during the year ended 31st March 2012. The increase was from ₹ 13326.56 crore for the year ended 31st March 2011 to ₹ 19578.13 crore.

(7) **INTEREST INCOME:** Interest income increased to ₹ 17897.08 crore for the year ended 31st March 2012 from ₹ 12101.46 crore for the year ended 31st March 2011 - an Increase of 47.89%.

Interest Income from Advances registered an Increase of 53.28% from ₹ 8848.57 crore to ₹ 13589.86 crore.

(8) **NET INTEREST INCOME:** Increased to ₹ 5016.17 crore during 2011-12 from ₹ 4208.03 crore during 2010-11- an Increase of ₹ 808.14 crore (19.20%)

(9) **NON INTEREST INCOME:** Non interest income is ₹ 1681.04 crore (for the year ended 31st March 2012) as against ₹ 1225.10 crore (for the year ended 31st March 2011) registering an increase of 37.22%

(10) **INTEREST EXPENSES:** The Interest expenses for the year ended 31st March 2012 is ₹ 12880.91 crore as against ₹ 7893.44 crore for the year ended 31st March 2011.

(11) **NPA MANAGEMENT:** Gross NPA as at 31st March 2012 is at ₹ 3920.07 crore as against ₹ 3089.59 crore as on 31st March 2011, with Gross NPA ratio of 2.74% and 2.72% respectively.

Net NPA as at 31st March 2012 is ₹ 1907.44 crore as against ₹ 1328.42 crore as on 31st March 2011, with Net NPA ratio of 1.35% and 1.19% respectively.

(12) **PROVISION COVERAGE RATIO** is 67.68%





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13. CAPITAL ADEQUACY RATIO (CRAR):

	Basel I	Basel II
Tier I	7.49%	8.35%
Tier II	4.46%	4.97%
Total	11.95%	13.32%

Total Capital of ₹ 1,000.00 crore as on 31.03.2012 due to allotment of 1 crore shares on preferential basis amounting to ₹ 1743.63 crore (including share premium) apart from retention of profits.

14. BUSINESS PER EMPLOYEE: Increased from ₹ 10.05 crore (as on 31.3.2011) to ₹ 11.76 crore (as on 31.3.2012).

15. PROFIT PER EMPLOYEE: ₹ 3.84 lacs as on 31.03.2012 as against ₹ 4.16 lacs as on 31.3.2011.

16. KEY FINANCIAL RATIOS:

16.1. Net Interest Margin: For the year ended 31.3.2011: 3.11%
For the year ended 31.3.2012: 2.75%

16.2. Return on Average Assets: For the year ended 31.3.2011: 0.71%
For the year ended 31.3.2012: 0.52%

16.3. Earnings Per Share (EPS): For the year ended 31.3.2011: ₹ 17.33
For the year ended 31.3.2012: ₹ 13.18

16.4. Book Value per share: Book value per share increased from ₹ 115.41 to ₹ 123.52.

16.5. Credit Deposit Ratio: Stands at 80.29% as on 31.03.2012 as against 78.35% as on 31.03.2011.

16.6. CASA ratio: The ratio on global basis is 26.42% as on 31.03.2012.

16.7. Cost to Income ratio: The ratio for the year 2011-12 is 47.23%

