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## इण्डियन ओवरसीज़ बैंक

केंद्रीय कार्यालय- पोस्ट बॉक्स सं 3765, 763 अण्णा सालै, चेन्नै 600 002

### Indian Overseas Bank

Central Office: P.B.No.: 3765, 763 Anna Salai, Chennai 600 002

#### Investor Relations Cell

IRC/175 /20-21

06.11.2020

The General Manager,  
Department of Corporate Services  
**BSE Limited**  
Floor 1, P.J. Towers, Dalal Street  
**Mumbai 400 001**

The Vice President  
**National Stock Exchange Ltd.**  
"Exchange Plaza", C-1 Block G  
Bandra-Kurla Complex, Bandra (E)  
**Mumbai – 400 051**

Dear Sir/Madam,

**Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements)  
Regulations, 2015- Addendum to the Unaudited (Reviewed) Financial Results of  
the Bank for the Quarter/ Half Year ended 30<sup>th</sup> September 2020**

We refer our letter no. IRC/175/2020-21 dated 06.11.2020 and inform that the Segment Report which is forming part of Unaudited (Reviewed) Financial Results for the Quarter and Half Year ended 30.09.2020, which is omitted to upload is now uploaded.

The above information pursuant to Regulation 33 of SEBI (LODR) Regulations may be taken on record.

Thanking you.

Yours faithfully,

S Nandakumaran  
Deputy General Manager &  
Company Secretary  
Encl: As above





**INDIAN OVERSEAS BANK**

**CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002**

**SEGMENT REPORTING FOR THE QUARTER AND HALF YEAR ENDED 30th SEPTEMBER 2020**

Rs. in lakh

Particulars	Quarter ended 30.09.2020 (Reviewed)	Quarter ended 30.06.2020 (Reviewed)	Quarter ended 30.09.2019 (Reviewed)	Half Year ended 30.09.2020 (Reviewed)	Half Year ended 30.09.2019 (Reviewed)	Year ended 31.03.2020 (Audited)
<b>1) Segment Revenue</b>						
a) Treasury Operations	2 04 918	2 15 802	1 59 567	4 20 720	3 14 271	6 63 850
b) Corporate / Wholesale Banking	1 37 073	1 34 191	1 46 179	2 71 264	3 10 775	6 49 121
c) Retail Banking	1 92 259	1 66 643	1 87 089	3 58 902	3 58 297	7 13 424
d) Other Banking Operations	8 783	6 715	9 444	15 498	19 078	43 514
e) Unallocated	25	12	121	37	627	6 672
<b>Total</b>	<b>5 43 058</b>	<b>5 23 363</b>	<b>5 02 400</b>	<b>10 66 421</b>	<b>10 03 048</b>	<b>20 76 581</b>
Less: Inter segment Revenue	-	-	-	-	-	-
<b>Income from Operations</b>	<b>5 43 058</b>	<b>5 23 363</b>	<b>5 02 400</b>	<b>10 66 421</b>	<b>10 03 048</b>	<b>20 76 581</b>
<b>2) Segment Results after Provisions &amp; Before Tax</b>						
a) Treasury Operations	62 880	77 875	26 856	1 40 755	56 544	1 15 877
b) Corporate / Wholesale Banking	- 5 692	- 14 444	- 21 422	- 20 136	- 25 362	- 12 648
c) Retail Banking	68 957	41 407	61 706	1 10 364	1 10 555	2 10 204
d) Other Banking Operations	8 469	4 592	7 361	13 061	15 103	33 387
e) Unallocated	8	- 15	100	- 7	577	6 548
<b>Operating Profit</b>	<b>1 34 622</b>	<b>1 09 415</b>	<b>74 601</b>	<b>2 44 037</b>	<b>1 57 417</b>	<b>3 53 368</b>
Less: Provisions and Contingencies	1 19 255	96 952	2 99 604	2 16 207	4 15 386	11 87 816
<b>Profit After Provisions and before Tax</b>	<b>15 367</b>	<b>12 463</b>	<b>- 2 25 003</b>	<b>27 830</b>	<b>- 2 57 969</b>	<b>- 8 34 449</b>
<b>3) Segment Assets</b>						
a) Treasury Operations	102 00 680	99 87 881	87 99 869	102 00 680	87 99 869	93 92 721
b) Corporate / Wholesale Banking	71 06 398	79 47 036	81 11 577	71 06 398	81 11 577	80 05 573
c) Retail Banking	74 33 126	77 79 669	72 10 476	74 33 126	72 10 476	76 56 054
d) Other Banking Operations	46 174	55 515	42 821	46 174	42 821	51 458
e) Unallocated	9 67 135	9 66 807	9 57 898	9 67 135	9 57 898	9 66 877
<b>Total</b>	<b>257 53 513</b>	<b>267 36 908</b>	<b>251 22 641</b>	<b>257 53 513</b>	<b>251 22 641</b>	<b>260 72 683</b>
<b>4) Segment Liabilities</b>						
a) Treasury Operations	98 21 146	96 67 408	85 43 781	98 21 146	85 43 781	91 12 666
b) Corporate / Wholesale Banking	69 53 489	77 60 895	78 16 116	69 53 489	78 16 116	77 98 956
c) Retail Banking	73 00 418	76 24 298	69 75 559	73 00 418	69 75 559	74 84 805
d) Other Banking Operations	33 630	45 173	16 572	33 630	16 572	56 420
e) Unallocated	3 890	3 330	3 89 460	3 890	3 89 460	4 339
<b>Total</b>	<b>241 12 573</b>	<b>251 01 104</b>	<b>237 41 488</b>	<b>241 12 573</b>	<b>237 41 488</b>	<b>244 57 186</b>
<b>5) Capital Employed : Segment Assets - Segment Liabilities</b>						
a) Treasury Operations	3 79 534	3 20 473	2 56 088	3 79 534	2 56 088	2 80 055
b) Corporate / Wholesale Banking	1 52 909	1 86 141	2 95 461	1 52 909	2 95 461	2 06 617
c) Retail Banking	1 32 708	1 55 371	2 34 917	1 32 708	2 34 917	1 71 249
d) Other Banking Operations	12 544	10 342	26 249	12 544	26 249	- 4 962
e) Unallocated	9 63 245	9 63 477	5 68 438	9 63 245	5 68 438	9 62 538
<b>Total</b>	<b>16 40 940</b>	<b>16 35 804</b>	<b>13 81 153</b>	<b>16 40 940</b>	<b>13 81 153</b>	<b>16 15 497</b>

**Notes on Segment Reporting**

1. Segment expenses and liabilities have been apportioned on the basis of average segment assets, wherever direct allocation is not possible.

2. Figures of the previous years/Current year/quarters have been regrouped / reclassified / rearranged wherever considered necessary to correspond with the current year /quarters classification / presentation

**Chennai**  
06.11.2020  
**AJAY KUMAR SRIVASTAVA**  
EXECUTIVE DIRECTOR

**PARTHA PRATIM SENGUPTA**  
MANAGING DIRECTOR & CEO

