



Telephone : 044 – 28889333/28415702
E-Mail : investor@iobnet.co.in

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/154 /2022-23

06.08.2022

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,

Reviewed Financial Results of the Bank for the first quarter (Q1) ended 30th June, 2022

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform that the Board of Directors of the Bank at its meeting held on this day inter alia considered and approved the Reviewed (Unaudited) Financial Results for the first quarter ended 30th June, 2022.

A copy of Reviewed (Unaudited) Financial Results of the Bank for the first quarter ended 30th June, 2022 along with the Limited Review Report are enclosed herewith in compliance with Regulation 33 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015.

The Meeting of the Board of Directors commenced at 11:00 A.M. and concluded at 5.00 P.M.

Yours faithfully,

S Nandakumaran
DGM & Company Secretary



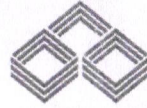
**Indian Overseas Bank**

Central Office, 763, Anna Salai Chennai - 600 002

Standalone Limited Reviewed Financial Results for the Quarter ended 30th June 2022

S No.	Particulars	Quarter ended			Rs.In Lakhs
		30.06.2022 (Reviewed)	31.03.2022 (Audited)	30.06.2021 (Reviewed)	Year ended 31.03.2022 (Audited)
1	Interest Earned (a) + (b) + (c) + (d)	4,43,475	4,21,452	4,06,317	16,72,987
	(a) Interest/discount on advances/bills	2,86,487	2,68,774	260342	1066517
	(b) Income on Investments	1,51,558	1,46,369	140265	567459
	(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	5,429	6,309	5710	23049
	(d) Others	0	0	0	15962
2	Other Income	59,346	1,76,190	1,54,417	5,26,124
3	TOTAL INCOME (1+2)	5,02,820	5,97,642	5,60,734	21,99,111
4	Interest Expended	2,68,099	2,60,499	2,56,661	10,41,873
5	Operating Expenses (i) + (ii)	1,32,084	1,49,937	1,38,656	5,45,125
	(i) Employees Cost	84,960	94,983	93,936	348,577
	(ii) Other Operating expenses	47,124	54,954	44,720	1,96,548
6	TOTAL EXPENDITURE (4+5) (excluding Provisions & Contingencies)	4,00,183	4,10,436	3,95,317	15,86,998
7	OPERATING PROFIT before Provisions & Contingencies(3-6)	1,02,637	1,87,206	1,65,417	6,12,113
8	Provisions (other than tax) and Contingencies	63,040	1,01,413	1,31,968	3,50,697
	of which Provisions for Non-Performing Assets	13,273	56,897	10,1015	34,0101
9	Exceptional Items	0	0	0	0
10	Profit (+)/Loss(-) from Ordinary Activities before tax(7-8-9)	39,597	60,019	33,449	1,77,906
11	Tax expenses	379	4781	722	6,952
12	Net Profit (+) / Loss(-) from Ordinary Activities after tax (10-11)	39,218	55,238	32,664	1,70,954
13	Extraordinary items-Income (net of tax expense)	0	0	0	0
14	Net Profit (+) / Loss (-) for the period (12+13)	39,218	55,238	32,664	1,70,954
15	Paid up equity share capital (Face value of each share - Rs.10/-)	1,89,0241	1,89,0241	1,89,0241	1,89,0241
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)				13,48,42
17	Analytical Ratios				
	(i) Percentage of shares held by Govt. of India	96.38	96.38	96.38	96.38
	(ii) Capital Adequacy Ratio (%) (Basel III)	14.79	13.83	15.48	13.83
	(a) CET 1 Ratio	11.75	10.71	12.96	10.71
	(b) Additional Tier 1 Ratio	11.75	0.00	0.00	0.00
	(iii) Earning Per Share (EPS) - in Rupees				
	a) Basic and diluted EPS before Extraordinary items (Net of tax expense) for the period, for the year to date and for the previous year (not annualized)	0.21	0.29	0.19	0.92
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualized)	0.21	0.29	0.19	0.92
	(iv) NPA Ratios				
	a) Gross NPA	1,491,906	1,529,862	1,595,210	1,529,862
	b) Net NPA	369,812	382,462	399,821	382,462
	c) % of Gross NPA	9.12	9.82	11.48	9.82
	d) % of Net NPA	2.43	2.65	3.15	2.65
	(v) Return on assets (Annualised) (%)	0.51	0.74	0.46	0.59
	(vi) Net Worth	1,27,2269	1,23,5611		1,23,5611
	(vii) Outstanding redeemable preference share	0	0	0.00	0.00
	(viii) Capital Redemption Reserve / Debenture Redemption Reserve	0	0	0.00	0.00
	(ix) Debt Equity Ratio	0.51	0.69	0.42	0.68
	(x) Total Debts to Total Assets	0.86	0.86	0.86	0.86
	(xi) Operating Margin (%) (Operating Profit / Total Income)	20.41	28.23	23.90	26.64
	(xii) Net Profit Margin (%) (Net Profit After Tax / Total Income)	7.80	9.66	6.50	7.90

Place: Chennai
Date : 06.08.2022S SRIMATHY
EXECUTIVE DIRECTORAJAY KUMAR SRIVASTAVA
EXECUTIVE DIRECTORPARTHA PRATIM SENGUPTA
MANAGING DIRECTOR & CEO



Indian Overseas Bank

Central Office, 763, Anna Salai Chennai - 600 002

Standalone Limited Review Financial Results for the Quarter/Three Months ended 30.06.2022

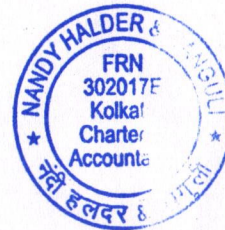
Capital & Liabilities	Rs. In Lakhs		
	30.06.2022 (Reviewed)	30.06.2021 (Reviewed)	31.03.2022 (Audited)
Capital	18,90,241	18,90,241	18,90,241
Reserves & Surplus	450044	249679	409798
Deposits	26004455	24294097	26215892
Borrowings	533477	346415	307064
Other Liabilities & Provisions	718659	680787	1114721
Total	29596876	27461219	29937716
Assets			
Cash & Balances with RBI	1505039	1082913	1670599
Balances with Banks and Money at Call and Short Notice	923942	2177683	2006720
Investments	9868047	9401897	9817931
Advances	15221516	12681003	14424352
Fixed Assets	3,40,014	2,91,096	3,36,490
Other Assets	17,38,319	18,26,627	16,81,624
Total	29596876	27461219	29937716

Place: Chennai
Date : 06.08.2022

S.SRIMATHY
EXECUTIVE DIRECTOR

AJAY KUMAR SRIVASTAVA
EXECUTIVE DIRECTOR

PARTHA PRATIM SENGUPTA
MANAGING DIRECTOR & CEO





INDIAN OVERSEAS BANK

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002

STANDALONE SEGMENT RESULTS FOR THE QUARTER ENDED 30TH JUNE 2022

Rs in Lakh

Particulars	Quarter ended 30.06.2022 (Reviewed)	Quarter ended 31.03.2022 (Audited)	Quarter ended 30.06.2021 (Reviewed)	Year ended 31.03.2022 (Audited)
1) Segment Revenue				
a) Treasury Operations	1 51 035	1 96 942	1 95 798	7 44 265
b) Corporate / Wholesale Banking	1 27 438	1 27 496	1 43 417	6 08 786
c) Retail Banking	2 13 309	2 36 203	1 68 787	7 47 769
d) Other Banking Operations	11 023	11 184	7 488	46 387
e) Unallocated	15	42	13	16 081
Total	5 02 820	5 71 867	5 15 503	21 63 288
Less: Inter segment Revenue	0	0	0	0
Income from Operations	5 02 820	5 71 867	5 15 503	21 63 288
2) Segment Results after Provisions & Before Tax				
a) Treasury Operations	9 110	52 495	56 898	1 88 546
b) Corporate / Wholesale Banking	- 31	- 4 118	19 787	1 05 051
c) Retail Banking	86 309	1 06 238	39 004	2 34 390
d) Other Banking Operations	7 242	6 782	4 491	32 254
e) Unallocated	7	34	5	16 050
Operating Profit	1 02 637	1 61 431	1 20 185	5 76 291
Less: Provisions and Contingencies	63 040	1 01 413	86 799	3 98 386
Profit After Provisions and before Tax	39 597	60 018	33 386	1 77 905
3) Segment Assets				
a) Treasury Operations	109 98 146	113 11 949	108 56 885	113 11 949
b) Corporate / Wholesale Banking	81 98 753	82 07 539	71 28 429	82 07 539
c) Retail Banking	93 38 707	93 59 378	84 83 177	93 59 378
d) Other Banking Operations	10 740	15 087	13 319	15 087
e) Unallocated	10 50 530	10 43 763	9 79 408	10 43 763
Total	295 96 876	299 37 716	274 61 218	299 37 716
4) Segment Liabilities				
a) Treasury Operations	105 07 950	106 80 935	102 48 139	106 80 935
b) Corporate / Wholesale Banking	77 94 848	78 96 358	68 65 407	78 96 358
c) Retail Banking	89 10 573	90 37 363	81 97 118	90 37 363
d) Other Banking Operations	38 519	18 153	7 294	18 153
e) Unallocated	4 701	4 868	3 340	4 868
Total	272 56 591	276 37 677	253 21 298	276 37 677
5) Capital Employed : Segment Assets-Segment Liabilities				
a) Treasury Operations	4 90 195	6 31 014	6 08 746	6 31 014
b) Corporate / Wholesale Banking	4 03 905	3 11 181	2 63 022	3 11 181
c) Retail Banking	4 28 134	3 22 015	2 86 059	3 22 015
d) Other Banking Operations	- 27 779	- 3 066	6 025	- 3 066
e) Unallocated	10 45 829	10 38 895	9 76 068	10 38 895
Total	23 40 284	23 00 039	21 39 920	23 00 039

Notes on Segment Reporting

- Segment expenses and liabilities have been apportioned on the basis of average segment assets, wherever direct allocation is not possible.
- As per RBI Circular RBI/2022-23/19DOR.AUT.REC.12/22.01.001/2022-23 dated 07.04.2022, for the purpose of disclosure under Accounting Standard 17 - Segment Reporting, "Digital Banking Segment" has been identified as sub-segment under Retail Banking by RBI. However, as per discussions held in DBU working committees formed by Indian Banks' Association (IBA) (which included representatives of Banks and RBI), reporting of Digital Banking Segment will be started from September 2022 quarter.
- 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

S SRIMATHY

AJAY KUMAR SRIVASTAVA

PARTHA PRATIM SENGUPTA

06.08.2022

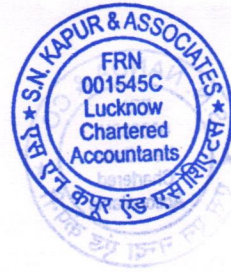
EXECUTIVE DIRECTOR

EXECUTIVE DIRECTOR

MANAGING DIRECTOR & CEO



Indian Overseas Bank																
Central Office, 763, Anna Salai Chennai 600 002																
Notes Forming Part of Standalone and Consolidated Reviewed Financial Results for the Quarter period ended June 30, 2022																
1	The above unaudited Financial Results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors in their meeting held on 06.08.2022. The results have been subjected to limited review by the Statutory Central Auditors of the Bank in line with the guidelines issued by the Reserve Bank of India and as per the requirements of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.															
2	The financial results for the quarter ended June 30, 2022, as reported above, have been drawn from the financial statements prepared in accordance with Accounting Standard (AS-25) on "Interim Financial Reporting" and have been prepared following the same accounting policies and practices as those followed in the annual financial statements for the year ended March 31, 2022.															
3.	The Consolidated Financial Statements (CFS) are prepared in accordance with Accounting Standard 21 (AS 21) on "Accounting for Consolidated Financial Statements", Accounting Standard 23 (AS 23) on "Accounting for Investment in Associates" and Accounting Standard 27 (AS 27) on "Financial Reporting of Interests in Joint Venture" issued by The Institute of Chartered Accountants of India and the guidelines issued by RBI.															
4.	The above financial results for the quarter ended June 30, 2022 have been arrived at after considering provision for loan losses, restructured assets, standard assets, non performing assets (including Covid 19 related provisions), stressed sector accounts, income tax, depreciation on investments and fixed assets, non performing investments, derivative exposures and other necessary provisions on the basis of prudential norms and directions issued by RBI, judicial pronouncements and applicable accounting standards issued by ICAI and applicable laws. Provision for employee benefits pertaining to Pension, Gratuity and Leave Encashment have been made on the basis of interim actuarial valuation.															
5.	The Consolidated Financial Statements comprise the financial statements of Indian Overseas Bank (The Bank) and the following Associate and Joint Ventures of the Bank: <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Sl. No</th> <th style="text-align: center;">Name of the Company</th> <th style="text-align: center;">Type of Investment</th> <th style="text-align: center;">Country of Incorporation</th> <th style="text-align: center;">% of Holding</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">Odisha Gramya Bank</td> <td style="text-align: center;">Associate</td> <td style="text-align: center;">India</td> <td style="text-align: center;">35%</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">India International Bank (Malaysia) Berhad</td> <td style="text-align: center;">Joint Venture</td> <td style="text-align: center;">Malaysia</td> <td style="text-align: center;">35%</td> </tr> </tbody> </table> <p>The Bank is holding 18.06% in Universal Sompo General Insurance Company Ltd. Since the shareholding in the Company is less than 25%, the same has not been considered as Joint Venture for preparation of Consolidated Financial Statements as per extant RBI guidelines.</p>	Sl. No	Name of the Company	Type of Investment	Country of Incorporation	% of Holding	1	Odisha Gramya Bank	Associate	India	35%	2	India International Bank (Malaysia) Berhad	Joint Venture	Malaysia	35%
Sl. No	Name of the Company	Type of Investment	Country of Incorporation	% of Holding												
1	Odisha Gramya Bank	Associate	India	35%												
2	India International Bank (Malaysia) Berhad	Joint Venture	Malaysia	35%												
6	i. The consolidated financial statements include the interest in JV which has been accounted in proportionate consolidation method as per AS 27 (Financial Reporting of Interest in JV). Accordingly, the share of excess of net asset over the carrying cost of investment of Rs. 14.74 crore in JV representing FCTR is reported under reserves and surplus, this represents the translation difference.															



	<p>ii. In respect of investment in Associate, which has been accounted under equity method as per AS 23 (Accounting for investment in Associates), the carrying amount of investment in equity shares of Rs. 575.37 crore is adjusted against IOB's share of net assets of Rs. 165.07 crore and the balance of Rs. 410.20 crore is adjusted against balance in Reserves and Surplus to recognize the decline in the value.</p> <p>iii. The amount of IOB's share in contingent liability has been removed since it is not the liability of IOB.</p>
6.	In accordance with SEBI Regulations, for the purpose of consolidated financial results for quarter ended June 30, 2022, minimum eighty percent (80%) of each of consolidated revenue, assets and profits have been subjected to review.
7.	As per RBI circular No DBR.No.BP.15199/21.04.048/2016-17 and DBR.No.BP.1906/21.04.048/2017-18 dated June 23, 2017 and August 28, 2017 respectively, for the accounts covered under the provisions of Insolvency and Bankruptcy Code(IBC), 2016, the Bank is holding a total provision of Rs.18,413.89 crores (98.34% of *total outstanding of Rs. 18,725.60 Crores) as on 30.06.2022.(*Gross NPA Advances).
8.	As per RBI Circular DOR.AUT.REC.12/22.01.001/2022-23 dated April 7, 2022, for the purpose of disclosure under Accounting Standard 17, Segment Reporting, "Digital Banking" has been identified as a Sub-segment under Retail Banking by Reserve Bank of India (RBI). However, as the proposed Digital Banking Unit (DBU) of the Bank has not yet commenced operations and having regard to the discussions of the DBU Working Group formed by Indian Bank's Association (IBA) (which included representatives of Banks and RBI), held on July 14, 2022, the reporting of the Digital Banking as a separate sub-segment of Retail Banking Segment will be implemented by the Bank based on the decision of the DBU Working Group.
9.	In line with RBI circular DBR. No.BP.BC1/21.06.201/2015-16 dated July 1,2015 on 'Basel III Capital Adequacy' read together with the RBI Circular DBR. No.BP. BC.80/21.06.201/2014-15 dated 31.03.2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standard Amendments', regarding Pillar 3 disclosures including Leverage Ratio and Liquidity Coverage Ratio under Basel III framework, the said disclosures are made available in Bank website http://www.iob.in/investor_cell.aspx . These disclosures have not been subjected to review by the Statutory Central Auditors of the Bank.
10.	Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liability towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI circulars DBOD.NO.BP.BC.85/21.06.200/2013-14 dated January 15, 2014 and DBOD.NO.BP. BC. 116/21.06.200/2013-14 dated June 3, 2014 and holds Rs.26.15 crore provision as on June 30, 2022.
11.	In the opinion of Management, the uncertainties prevailing in the Global and Indian economy consequent to the COVID-19 pandemic and its variants, there would not be a significant impact on Bank's financial results for the quarter ended 30.06.2022 and on going concern assumptions.
12.	The Bank has evaluated the options available under Section 115BAA of Income Tax Act, 1961 and opted to continue to recognize the taxes on income for the quarter ended 30.06.2022 under the old regime of the Income Tax Act, 1961.
13.	The Bank has recognized Net Deferred Tax Assets upto 31st March 2022 aggregating to Rs. 6,262.41 crores, on timing differences in accordance with Accounting Standard - 22 on



	"Accounting for Taxes on Income" issued by The Institute of Chartered Accountants of India. No incremental Deferred Tax Asset / Liability is recognized for the quarter ended 30.06.2022 under review.					
14.	In respect of various Direct Tax and Indirect Tax litigations pending before Appellate Authorities, taking into consideration certain judicial rulings and expert advice from independent tax consultants, the Bank is of the view that there is a fair chance of succeeding in the appeals filed with the appellate authorities and accordingly no provision has been made in respect of disputed income tax liability of Rs.7409.24 Crores and Indirect Tax liability of Rs. 122.33 crores which are disclosed as contingent liability.					
15.	The position of Investors' Complaints for the period from April 1, 2022 to June 30, 2022 is as under:					
	Pending complaints at the beginning of the Quarter				Nil	
	Complaints received during the Quarter				2	
	Complaints redressed during the Quarter				2	
	Closing balance at the end of the Quarter				Nil	
16.	Provision Coverage Ratio of the Bank as on June 30, 2022 stood at 91.86%					
17.	As per RBI circular No. RBI/2015-16/376 DBR.No.BP.BC.92/21.04.048/2015-16 dated April 18, 2016, the Bank has option to defer the provision in respect of fraud over the period of four quarters. However, the Bank has opted to provide full provision for the liability towards frauds during the period ended 30.06.2022, instead of spilling over a period of four quarters. During the quarter ended 30.06.2022, the Bank has reported 81 fraud cases involving Rs. 752.10 crores for which it is holding 100% provision.					
18.	The Bank has an exposure of Rs.754.16 crores pertaining to one borrower account, following the order of Honorable Delhi High Court order dated 9 th March 2022. The Bank has not downgraded this account as NPA following IRAC norms and maintained the Status quo as Standard Assets until further orders.					
19.	The RBI Circular No. RBI/2018-19/2013 DBR No. BP.BC.45/21.04.048/2018-19 dated 07.06.2019 on resolution of stressed assets - Revised framework the bank is holding additional provision of Rs. 308.39 Crore as on June 30,2022 in 7 accounts as detailed below- (Rs. Crores)					
	Amount of loans impacted by RBI Circular(FB+NFB)	Amount of loans to be classified as NPA	Amount of Loans as on 30.06.2022, out of (b) classified as NPA	Provision Held as on 31.03.2022	Addl. Provision made during quarter ended 30.06.2022	Provision held as on 30.06.2022
	(a)	(b)	(c)	(d)	(e)	(f)
	1515.42	1515.42	1515.42	273.26	35.13	308.39
20	Other Income includes income (including commission) from Non-fund based banking activities, fees, earning from foreign exchange, profit/loss on sale of assets, profit/loss (including revaluation) from investments, dividends from subsidiaries, recoveries from accounts written off etc.					



21.	Details of Priority Sector Lending Certificate (PSLC) purchased and sold are as under: (Rs. In crores)							
	Particulars	No. of Units	Premium Received	Amount Received				
	PSLC (SF/MF & General)Purchased-	Nil	Nil	Nil				
	During Quarter 1	Nil	Nil	Nil				
	Cumulative FY 2022-23	Nil	Nil	Nil				
	PSLC – (SF/MF & General)- Sold	Nil	Nil	Nil				
	During Quarter 1	Nil	Nil	Nil				
	Cumulative F Y 2022-23	Nil	Nil	Nil				
22.	As required by RBI Circular number RBI/2017-18/147 DBR. No. BP BC .102/ 21.04.048/2017-18 dated April 2, 2018, the bank is required to create an Investment Fluctuation Reserve (IFR) of 2% for its HFT and AFS portfolio, on a continuing basis. The bank has assessed Rs.364.25 crores as IFR to be built up in three years, as allowed by RBI, based on estimation of its HFT and AFS portfolio of past three years. Accordingly, during the quarter, the bank has created Investment Fluctuation Reserve of Rs. Nil Crore and cumulative IFR held is Rs.390.00 Crores as on 30.06.2022.							
23.	The additional liability on account of enhancement in family pension on account of Government guidelines, amounts to Rs.425.86 crores, as per actuarial valuation. As per RBI circular RBI/2021- 22/105/DOR.ACC.REC.57/21.04.018/2021-22 dated 04.10.2021, banks are permitted to amortise the total liabilities over a period of five years. The Bank has opted for the said provision and has charged the minimum required amount of Rs. 21.29 crore for the quarter ended 30 th June,2022. The balance unamortized expense of Rs. 319.39 crore has been carried forward.							
24.	In accordance with the RBI circular NoDBR.No.BP.BC.18/21.04.048/2018-19 dated 01.01.2019, DOR.No.BP.BC.34/21.04.048/2019-20 dated 11.02.2020 and DOR.No.BP.BC/4/21.04.048/2020-21 dated 06.08.2020, on "Relief for MSME borrowers, either exempted or registered under Goods and Service Tax (GST)", the details of MSME restructured accounts are as under:							
	<table border="1"> <thead> <tr> <th>No. of Accounts</th> <th>Aggregate exposure as on 30th June.2022 (Rs. in Crores)</th> </tr> </thead> <tbody> <tr> <td>9183</td> <td>476.21</td> </tr> </tbody> </table>				No. of Accounts	Aggregate exposure as on 30 th June.2022 (Rs. in Crores)	9183	476.21
No. of Accounts	Aggregate exposure as on 30 th June.2022 (Rs. in Crores)							
9183	476.21							
25.	In accordance with RBI Circular No. DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021 the details of loans transferred / acquired during year ended June 30, 2022 are given below.							
	I. Details of loans not in default acquired:							
	Particulars	Corporate	Agri	Retail	MSME			
	Mode of Acquisition	Direct Assignment	Direct Assignment	Direct Assignment	Direct Assignment			
	Aggregate Principal outstanding of loans acquired (Rs. in Crores)	Nil	Nil	149.75	104.44			
	Weighted Average Residual Maturity (in years)	Nil	Nil	18.18	8.56			



Weighted Average Holding period by originator (in years)	Nil	Nil	1.25	1.32
Tangible Security Coverage (%)	Nil	Nil	179.99	245.44
Rating wise distribution of loans acquired by value	Nil	Nil	The assignor is rated AA by CRISIL.	Underlying pool assets are unrated

II. Details of loans not in Default transferred: Nil

III. Details of Stressed Loan transferred

(Rs. in Crores)

Details of Stress Loans (NPA Accounts) transferred during the period of 01.04.2022 to 30.06.2022

Particular	To ARCs	To permitted transferees	To other transferees
No. of Accounts	2	Nil	Nil
Aggregate principal outstanding loans transferred	140.49	Nil	Nil
Weighted average residual tenor of the loans transferred	0	Nil	Nil
Net book value of loans transferred (at the time of transfer)	0	Nil	Nil
Aggregate Consideration	80.07	Nil	Nil
Additional consideration realized in respect of accounts transferred in earlier years.	0	Nil	Nil

IV. Details of loans acquired during the year:

Particulars	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs
Aggregate principal outstanding of loans acquired	Nil	Nil
Aggregate consideration paid	Nil	Nil
Weighted average residual tenor of loans acquired	Nil	Nil

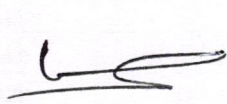
The Bank has reversed the amount of Rs. 73.39 crores of excess provision to the profit and loss account on account of sale of stressed loans.

V. The distribution of Security Receipts (SRs) held by the Bank across the various categories of Recovery Ratings assigned to such SRs by the Credit Rating Agencies as on 30.06.2022 is given as under:



		(Rs. in crores)
Recovery Rating		Book Value
RR1+ (More than 150%)		0.00
RR1 (100% - 150%)		249.69
RR2 (75% - 100%)		30.75
RR3 (50% - 75%)		159.38
RR4 (25% - 50%)		16.96
RR5 (0% - 25%)		374.98
RR6		21.33
TOTAL		853.09

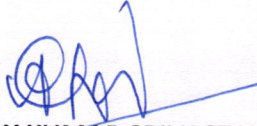
26. Previous period / year figures have been regrouped / reclassified wherever necessary.



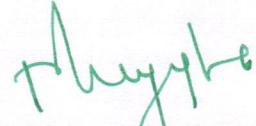
Place: Chennai
Date: 06.08.2022

S SRIMALTHY

EXECUTIVE DIRECTOR



AJAY KUMAR SRIVASTAVA
EXECUTIVE DIRECTOR



PARTHA PRATIM SENGUPTA
MANAGING DIRECTOR & CEO

