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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

Ref. No: IRC/ 424 /2023-24

15.05.2023

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,

Submission of Additional Disclosures

We submit the following additional disclosures for the year 2022-23:

- a. Revised Cash flow (standalone). The earlier one submitted on 12.05.2023 is hereby revoked.**
- b. Cash flow (consolidated) statement.**

We request you to kindly take the above on record.

Yours faithfully,

NANDAKU Digitally signed by
MARAN S NANDAKUMARAN S
Date: 2023.05.15
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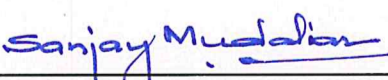
S Nandakumaran
DGM & Company Secretary

**इण्डियन ओवरसीज़ बैंक INDIAN OVERSEAS BANK**

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002

Audited Standalone Cashflow Statement for the Quarter / Year ended 31st March 2023 (Revised)

(Rs. in Lakhs)

Particulars	Year ended	PY ended	
	31.03.2023	31.03.2022	
CASH FLOW FROM OPERATING ACTIVITIES			
Net Profit / (Loss)	20 98 79	17 09 54	
Add: Provision for Tax	2 49 46	69 52	
Net (Loss) before Income Tax	23 48 24	17 79 06	
Adjustments for :			
Amortisation of HTM Investments	48 32	32 84	
Loss on Revaluation of Investments	3 14 03	1 91 52	
Depreciation on Fixed Assets	2 59 89	1 72 19	
(Profit) / Loss on Sale of Assets	- 1 58	- 1 20	
Transfer from Reserves	- 4 19	- 4 01	
Provision for NPAs	29 32 98	34 70 17	
Provision for Standard Assets	- 4 62 45	1 87 67	
Depreciation on Investments (net)	3 43 49	2 54 01	
Provision for Other Items	8 67 99	1 36 99	
Interest on IOB Bonds	1 83 41	1 54 65	
	44 81 90	45 94 82	
Adjustments for :			
Increase / (Decrease) in Deposits	- 12 75 63	2 18 70 63	
Increase / (Decrease) in Borrowings	1 75 33 14	- 12 65 94	
Increase / (Decrease) in Other Liabilities & Provisions	- 53 76 01	15 29 21	
(Increase) / Decrease in Investments	33 03 06	- 31 63 47	
(Increase) / Decrease in Advances	-3 67 42 03	-1 99 93 04	
(Increase) / Decrease in Other Assets	7 49 39	9 62 69	
	-2 18 08 08	- 59 93	
Direct Taxes (Net)	- 6 41 42	- 7 48 09	
NET CASH FLOW GENERATED FROM /(USED IN) OPERATING ACTIVITIES (A)	-1 56 19 36	55 65 86	
CASH FLOW FROM INVESTING ACTIVITIES			
Sale / disposal of Fixed Assets	22 72	6 89	
Purchase of Fixed Assets	- 5 82 20	- 54 86	
NET CASH GENERATED FROM/(USED IN) INVESTING ACTIVITIES (B)	- 5 59 48	- 47 97	
CASH FLOW FROM FINANCING ACTIVITIES			
Proceeds of Equity Share Issue (including Share premium)			
Redemption of Tier I & Tier II Bonds (Net)			
Issue of Basel III Tier II Bonds	2 00 00	6 65 00	
Interest Paid on Tier II Capital	- 1 87 25	- 1 86 04	
Interest paid on perpetual (AT1) bonds			
Share Application Money received from GOI			
NET CASH GENERATED FROM/(USED IN) FROM FINANCING ACTIVITIES (C)	12 75	4 78 96	
NET INCREASE IN CASH AND CASH EQUIVALENTS (A) +(B) + (C)	-1 61 66 09	59 96 85	
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR			
Cash & Balances with RBI	2 27 48 99	1 21 88 25	
Balances with Banks & Money at Call	1 40 24 20	1 85 88 08	
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR			
Cash & Balances with RBI	1 71 48 36	2 27 48 99	
Balances with Banks & Money at Call	34 58 73	1 40 24 20	
NET INCREASE / DECREASE IN CASH AND CASH EQUIVALENTS	-1 61 66 11	59 96 86	
This statement has been prepared in accordance with the Indirect method. The previous year figures have been re-grouped wherever necessary to conform with the current year presentation and as per regulatory requirements.			
			
Place: Chennai	SANJAY VINAYAK MUDALIAR	S SRIMATHY	AJAY KUMAR SRIVASTAVA
Date : 12.05.2023	EXECUTIVE DIRECTOR	EXECUTIVE DIRECTOR	MANAGING DIRECTOR & CEO



**इण्डियन ओवरसीज़ बैंक INDIAN OVERSEAS BANK**

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002

Audited Consolidated Cashflow Statement for the Quarter / Year ended 31st March 2023**(Rs. in Lakhs)**

	Year ended 31.03.2023	PY ended 31.03.2022	
CASH FLOW FROM OPERATING ACTIVITIES			
Net Profit / (Loss)	2,10,399	1,70,927	
Add: Provision for Tax	24,946	6,969	
Net Profit / (Loss) before Income Tax	2,35,345	1,77,896	
Adjustments for :			
Amortisation of HTM Investments	4,832	3,284	
Loss on Revaluation of Investments	31,403	19,152	
Depreciation on Fixed Assets	26,042	17,256	
(Profit) / Loss on Sale of Assets	(158)	(120)	
Transfer from Reserves	635	6,617	
Provision for NPAs	2,93,298	3,47,017	
Provision for Standard Assets	(46,237)	18,767	
Depreciation on Investments (net)	34,349	25,401	
Provision for Other Items	86,786	13,688	
Interest on IOB Bonds	18,341	15,465	
	4,49,291	4,66,528	
Adjustments for :			
Increase / (Decrease) in Deposits	(1,24,017)	21,86,098	
Increase / (Decrease) in Borrowings	17,53,314	(1,26,594)	
Increase / (Decrease) in Other Liabilities & Provisions	(5,37,588)	1,52,930	
(Increase) / Decrease in Investments	3,29,242	(3,26,071)	
(Increase) / Decrease in Advances	(36,74,710)	(19,98,231)	
(Increase) / Decrease in Other Assets	74,919	96,196	
	(21,78,841)	(15,673)	
Direct Taxes (Net)	(64,148)	(74,837)	
NET CASH FLOW GENERATED FROM / (USED IN) OPERATING ACTIVITIES (A)	(15,58,353)	5,53,914	
CASH FLOW FROM INVESTING ACTIVITIES			
Sale / disposal of Fixed Assets	2,273	694	
Purchase of Fixed Assets	(58,236)	(5,623)	
NET CASH GENERATED FROM / (USED IN) INVESTING ACTIVITIES (B)	(55,964)	(4,929)	
CASH FLOW FROM FINANCING ACTIVITIES			
Proceeds of Equity Share Issue (including Share premium)	0	(0)	
Redemption of Tier I & Tier II Bonds (Net)	0	0	
Issue of Basel III Tier II Bonds	20,000	66,500	
Interest Paid on Tier II Capital	(18,725)	(18,604)	
Interest paid on perpetual (AT1) bonds	0	0	
Share Application Money received from GOI	0	0	
NET CASH GENERATED FROM / (USED IN) FROM FINANCING ACTIVITIES (C)	1,275	47,896	
NET INCREASE IN CASH AND CASH EQUIVALENTS (A) +(B) + (C)	(16,13,042)	5,96,881	
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR			
Cash & Balances with RBI	22,74,965	12,18,921	
Balances with Banks & Money at Call	14,20,161	18,79,323	
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR			
Cash & Balances with RBI	17,15,018	22,74,965	
Balances with Banks & Money at Call	3,67,065	14,20,161	
NET INCREASE / DECREASE IN CASH AND CASH EQUIVALENTS	(16,13,043)	5,96,882	
This statement has been prepared in accordance with the Indirect method. The previous year figures have been re-grouped wherever necessary to conform with the current year presentation and as per regulatory requirements.			
Place: Chennai	<i>Sanjay Mudaliar</i> SANJAY VINAYAK MUDALIAR EXECUTIVE DIRECTOR	<i>S SRIMATHY</i> S SRIMATHY EXECUTIVE DIRECTOR	<i>Ajay Kumar Srivastava</i> AJAY KUMAR SRIVASTAVA MANAGING DIRECTOR & CEO
Date : 12.05.2023			

