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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/ 229 /2022-23

08.11.2022

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,

Submission of Additional Disclosures

In continuation to our letter No. IRC/217/2022-23 dated 05.11.2022, we submit the additional disclosures and request to take the same on records.


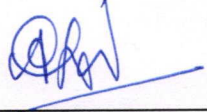
Yours faithfully,

S Nandakumaran
DGM & Company Secretary



INDIAN OVERSEAS BANK		
STANDALONE CASH FLOW STATEMENT		
STATEMENT OF CASH FLOW FOR THE HALF YEAR ENDED 30.09.2022		
	Rs in '000s	Rs in '000s
	Year ended	PY ended
	30.09.2022	30.09.2021
CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit / (Loss) After Tax	8 93 51 56	7 03 04 91
Add: Provision for Tax	8 40 32	13 78 08
Net Profit / (Loss) before Income Tax	9 01 91 88	7 16 82 99
Adjustments for :		
Amortisation of HTM Investments	23 99 61	- 16 09 69
Loss on Revaluation of Investments	3 51 74 39	1 91 52 27
Depreciation on Fixed Assets	98 33 55	95 47 56
(Profit) / Loss on Sale of Assets	- 63 55	- 70 65
Transfer from Reserves	- 2 03 95	-1 95 17 87
Provision for NPAs	7 75 72 09	18 90 02 99
Provision for Standard Assets	-1 57 47 23	98 89 12
Depreciation on Investments (net)	98 25 84	-1 45 83 58
Provision for Other Items	9 18 73 01	59 19 38
Interest on IOB Bonds	1 06 09 54	77 45 57
	22 12 73 31	20 54 75 10
Adjustments for :		
Increase / (Decrease) in Deposits	-4 30 59 49	106 02 18 63
Increase / (Decrease) in Borrowings	83 10 98 51	-2 01 69 96
Increase / (Decrease) in Other Liabilities & Provisions	-56 00 16 48	-15 40 42 03
(Increase) / Decrease in Investments	28 26 68 63	28 86 74 35
(Increase) / Decrease in Advances	-186 04 24 55	-90 68 86 54
(Increase) / Decrease in Other Assets	- 59 23 45	-19 23 52 71
	-135 56 56 83	7 54 41 74
Direct Taxes (Net)	-2 12 32 83	-1 80 16 01
NET CASH FLOW GENERATED FROM / (USED IN) OPERATING ACTIVITIES (A)	-106 54 24 47	33 45 83 82
CASH FLOW FROM INVESTING ACTIVITIES		
Sale / disposal of Fixed Assets	2 28 38	2 62 29
Purchase of Fixed Assets	-2 98 54 09	- 60 14 71
NET CASH GENERATED FROM/(USED IN) INVESTING ACTIVITIES (B)	-2 96 25 71	- 57 52 42
CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds of Equity Share Issue (including Share premium)		41 00 00 00
Redemption of Tier I & Tier II Bonds (Net)		
Issue of Basel III Tier II Bonds		
Interest Paid on Tier II Capital	- 23 28 89	- 79 84 61
Interest paid on perpetual (AT1) bonds		
Share Application Money received from GOI		-41 00 00 00
NET CASH GENERATED FROM/(USED IN) FROM FINANCING ACTIVITIES (C)	- 23 28 89	- 79 84 61
NET INCREASE IN CASH AND CASH EQUIVALENTS (A) +(B) + (C)	-109 73 79 08	32 08 46 79
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		
Cash & Balances with RBI	167 05 99 35	121 88 25 40
Balances with Banks & Money at Call	200 67 19 93	185 88 08 30
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
Cash & Balances with RBI	158 54 51 07	111 06 95 42
Balances with Banks & Money at Call	99 44 89 13	228 77 85 04
NET INCREASE / DECREASE IN CASH AND CASH EQUIVALENTS	-109 73 79 08	32 08 46 76



Place: Chennai
Date : 05.11.2022

S SRIMALTHY
EXECUTIVE DIRECTOR

AJAY KUMAR SRIVASTAVA
EXECUTIVE DIRECTOR

PARTHA PRATIM SENGUPTA
MANAGING DIRECTOR & CEO

INDIAN OVERSEAS BANK		
CONSOLIDATED CASH FLOW STATEMENT		
STATEMENT OF CASH FLOW FOR THE HALF YEAR ENDED 30.09.2022		
	Rs in '000s	Rs in '000s
	Half Year Ended	Half Year Ended
	30.09.2022	30.09.2021
CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit / (Loss)	8 93 30 68	7 06 18 64
Adjustments for :		
Amortisation of HTM Investments	32 84 25	32 84 25
Loss on Revaluation of Investments	3 51 74 39	24 05 00
Depreciation on Fixed Assets	98 59 60	95 59 02
(Profit) / Loss on Sale of Assets	- 63 55	- 70 65
Transfer from Reserves	-1 61 94 69	-2 41 46 51
Provision for taxes	8 40 40	13 78 08
Provision for NPAs	7 75 72 09	18 99 07 40
Provision for Standard Assets	-1 57 47 23	98 89 12
Depreciation on Investments (net of Provision for NPI)	98 25 84	21 63 69
Provision for Other Items	9 18 71 51	61 12 19
Interest on Tier II Bonds	1 06 09 54	77 45 57
	20 70 32 15	20 82 27 15
Adjustments for :		
Increase / (Decrease) in Deposits	-4 26 90 27	106 04 97 45
Increase / (Decrease) in Borrowings	83 10 98 51	-2 01 69 96
Increase / (Decrease) in Other Liabilities & Provisions	-59 17 86 14	-41 13 79 62
(Increase) / Decrease in Investments	32 97 74 76	32 16 36 10
(Increase) / Decrease in Advances	-186 03 18 33	-90 66 88 42
(Increase) / Decrease in Other Assets	- 58 87 18	3 28 33 60
	-133 98 08 65	7 67 29 14
Direct Taxes (Net)	-2 12 37 06	-1 80 34 04
NET CASH FLOW GENERATED FROM / (USED IN) OPERATING ACTIVITIES (A)	-106 46 82 88	33 75 40 90
CASH FLOW FROM INVESTING ACTIVITIES		
Sale / disposal of Fixed Assets	- 10 32 28	- 9 60 99
Purchase of Fixed Assets	-2 85 99 83	- 46 25 64
NET CASH GENERATED FROM / (USED IN) INVESTING ACTIVITIES (B)	-2 96 32 11	- 55 86 63
CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds of Equity Share Issue (including Share premium)		
Redemption of Tier I & Tier II Bonds / Other Borrowings		
Issue of Basel III Tier II Bonds		
Interest Paid on IOB Bonds	- 23 28 89	- 79 84 61
Interest paid on perpetual (AT1) bonds		
Share Application Money received from GOI		
NET CASH GENERATED FROM / (USED IN) FROM FINANCING ACTIVITIES (C)	- 23 28 89	- 79 84 61
NET INCREASE IN CASH AND CASH EQUIVALENTS (A) +(B) + (C)	-109 66 43 88	32 39 69 66
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		
Cash & Balances with RBI	167 06 65 48	121 89 20 63
Balances with Banks & Money at Call	202 44 60 56	187 93 23 36
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
Cash & Balances with RBI	158 54 66 81	111 07 81 84
Balances with Banks & Money at Call	101 30 15 35	231 14 31 81
NET INCREASE / DECREASE IN CASH AND CASH EQUIVALENTS	-109 66 43 88	32 39 69 66



S SRIMATHY
EXECUTIVE DIRECTOR

AJAY KUMAR SRIVASTAVA
EXECUTIVE DIRECTOR

PARTHA PRATIM SENGUPTA
MANAGING DIRECTOR & CEO



INDIAN OVERSEAS BANK

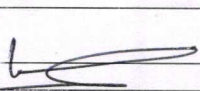
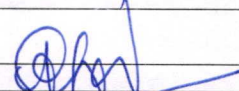
CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002

CONSOLIDATED SEGMENT RESULTS FOR THE QUARTER ENDED 30TH SEPTEMBER 2022

Particulars	Quarter ended 30.09.2022 (Reviewed)	Quarter ended 30.06.2022 (Reviewed)	Quarter ended 30.09.2021 (Reviewed)	Half Year ended 30.09.2022 (Reviewed)	Half Year ended 30.09.2021 (Reviewed)	Year ended 31.03.2022 (Audited)
1) Segment Revenue						
a) Treasury Operations	1,85,933	1,51,169	1,48,259	3,37,102	3,89,822	7,45,077
b) Corporate / Wholesale Banking	1,71,771	1,27,452	1,68,570	2,99,223	3,11,969	6,08,804
c) Retail Banking	2,17,147	2,13,309	1,65,087	4,30,456	3,33,874	7,47,769
d) Other Banking Operations	10,502	11,176	11,332	21,678	18,820	46,387
e) Unallocated	48	15	16,019	63	16,032	16,081
Total	5,85,402	5,03,121	5,09,268	10,88,523	10,70,517	21,64,117
Less: Inter segment Revenue	0	0	0	0	0	0
Income from Operations	5,85,402	5,03,121	5,09,268	10,88,523	10,70,517	21,64,117
2) Segment Results after Provisions & Before Tax						
a) Treasury Operations	38,351	9,037	8,789	47,387	1,11,234	1,88,519
b) Corporate / Wholesale Banking	28,979	-25	43,855	28,954	63,642	1,05,058
c) Retail Banking	75,288	86,309	36,704	1,61,597	75,708	2,34,391
d) Other Banking Operations	6,660	7,395	8,072	14,055	12,563	32,254
e) Unallocated	32	7	16,012	39	16,017	16,050
Operating Profit	1,49,310	1,02,722	1,13,432	2,52,032	2,79,164	5,76,272
Less: Provisions and Contingencies	98,822	63,040	75,125	1,61,861	2,07,167	3,98,391
Profit After Provisions and before Tax	50,488	39,682	38,307	90,171	71,997	1,77,864
3) Segment Assets						
a) Treasury Operations	105,90,664	109,62,195	106,40,749	105,90,664	106,40,749	113,11,949
b) Corporate / Wholesale Banking	88,16,955	82,00,111	77,57,349	88,16,955	77,57,349	82,07,539
c) Retail Banking	98,54,628	93,38,707	87,78,544	98,54,628	87,78,544	93,59,378
d) Other Banking Operations	23,414	10,740	24,810	23,414	24,810	15,087
e) Unallocated	10,60,616	10,50,530	9,96,347	10,60,616	9,96,347	10,43,763
Total	303,46,277	295,62,283	281,97,799	303,46,277	281,97,799	299,37,716
4) Segment Liabilities						
a) Treasury Operations	99,83,566	105,13,322	101,14,376	99,83,566	101,14,376	106,80,935
b) Corporate / Wholesale Banking	84,74,950	77,94,848	74,69,372	84,74,950	74,69,372	78,96,358
c) Retail Banking	95,04,990	89,10,573	84,81,008	95,04,990	84,81,008	90,37,363
d) Other Banking Operations	28,366	38,519	13,489	28,366	13,489	18,153
e) Unallocated	4,069	4,701	4,165	4,069	4,165	4,868
Total	279,95,941	272,61,963	260,82,410	279,95,941	260,82,410	276,37,677
5) Capital Employed : Segment Assets-Segment Liabilities						
a) Treasury Operations	6,07,098	4,48,873	5,26,373	6,07,098	5,26,373	6,52,374
b) Corporate / Wholesale Banking	3,42,005	4,05,263	2,87,977	3,42,005	2,87,977	3,12,200
c) Retail Banking	3,49,638	4,28,134	2,97,536	3,49,638	2,97,536	3,22,015
d) Other Banking Operations	-4,952	-27,779	11,321	-4,952	11,321	-3,066
e) Unallocated	10,56,547	10,45,829	9,92,182	10,56,547	9,92,182	10,38,895
Total	23,50,336	23,00,320	21,15,389	23,50,336	21,15,389	23,22,418

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
05.11.2022
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