



इण्डियन ओवरसीज़ बैंक  
INDIAN OVERSEAS BANK



Ref No. IRC/651/2023-24

25.01.2024

<b>The General Manager, Department of Corporate Services, BSE Limited, Floor 1, P.J. Towers, Dalal Street, Mumbai 400 001</b>	<b>The Vice President, National Stock Exchange Ltd., Exchange Plaza, C-1 Block G, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051</b>
<b>BSE SCRIP CODE: 532388</b>	<b>NSE SCRIP CODE: IOB</b>

Dear Sir/ Madam,

**Newspaper Publication**  
**Financial Results for the Quarter ended 31.12.2023**

We refer our letter No. IRC/647/2023-24 dated 24.01.2024 informing the Unaudited (Reviewed) Financial Results of the Bank for the quarter and nine months ended 31.12.2023.

In terms of Regulation 47 and Regulation 52 of SEBI (LODR) Regulations, 2023, we have published Financial Results in three Newspapers viz. Financial Express (English), Jansatta (Hindi) and Dinamani (Tamil) on 25.01.2024.

We enclose newspaper publication of Financial Results.

Please take the same on record and arrange for dissemination.

Yours faithfully,

Ram Mohan. K  
Compliance Officer



## Seamless Banking , Boundless Possibilities

Your World, just a click away with IOB

### UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR THE QUARTER ENDED DECEMBER 31, 2023

**BUSINESS MIX**  
₹ 4,94,209 Cr.

**GROSS ADVANCES**  
₹ 2,16,163 Cr.

**OPERATING PROFIT**  
₹ 1,780 Cr.

**NET PROFIT**  
₹ 723 Cr.

**PCR**  
96.85%

**GROSS NPA**  
3.90%

**NET NPA**  
0.62%

**CD RATIO**  
77.74%

Sl. No.	Particulars	Standalone			Consolidated		
		Quarter Ended 31.12.2023	Quarter Ended 31.12.2022	Year Ended 31.03.2023	Quarter Ended 31.12.2023	Quarter Ended 31.12.2022	Year Ended 31.03.2023
		(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Audited)
1	Total income from operations (Net)	7,43,718	6,00,601	23,50,908	7,44,265	6,00,807	23,52,342
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	1,07,880	56,044	2,34,825	1,08,029	56,027	2,35,333
3	Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	1,07,880	56,044	2,34,825	1,08,029	56,027	2,35,333
4	Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	72,258	55,519	2,09,879	72,413	55,505	2,10,399
5	Total Comprehensive Income for the period {Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)}	Not Applicable					
6	Paid up Equity Share Capital	18,90,241	18,90,241	18,90,241	18,90,241	18,90,241	18,90,241
7	Reserves (excluding Revaluation Reserves)			1,38,192			1,38,192
8	Securities Premium Account	8,55,790	8,55,790	8,55,790	8,55,790	8,55,790	8,55,790
9	Networth	16,87,636	13,74,614	14,64,349			
10	Paid Up Debt Capital / Outstanding Debt						
11	Outstanding Redeemable Preference Shares	NIL	NIL	NIL			
12	Debt Equity Ratio (Excluding Revaluation Reserve & intangible Assets) (in times)	1.72	0.97	0.82			
13	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations)						
	1. Basic:	0.38	0.80	1.15			
	2. Diluted:	0.38	0.80	1.15			
14	Capital Redemption Reserve						Not Applicable
15	Debenture Redemption Reserve						Not Applicable
16	Debt Service Coverage Ratio						Not Applicable
17	Interest Service Coverage Ratio						Not Applicable

**NOTES:**

- The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange websites (BSE: [www.bseindia.com](http://www.bseindia.com) and NSE: [www.nseindia.com](http://www.nseindia.com)) and Bank website ([www.iob.in](http://www.iob.in)).
- Information relation to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind-AS is not yet made applicable to the Bank.
- For the other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchanges (BSE Ltd and National Stock Exchange of India Ltd) and can be assessed on the URL (BSE: [www.bseindia.com](http://www.bseindia.com) and NSE: [www.nseindia.com](http://www.nseindia.com))



