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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/ 61 /2022-23

20.05.2022

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/53/2022-23 & IRC/58/2022-23 dated 18.05.2022, we submit the additional disclosures and request to take the same on records.

Yours faithfully,

S Nandakumaran

DGM & Company Secretary



**Indian Overseas Bank**

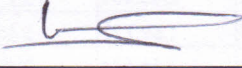
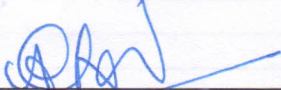
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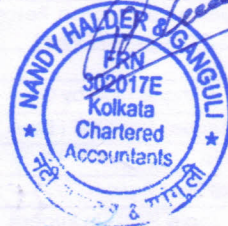
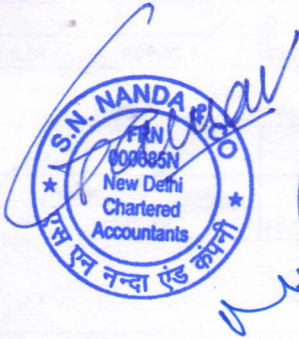
Consolidated Audited Financial Results for the Quarter / Year ended 31st March 2022

(Rs. in Lakhs)

S No.	Particulars	Quarter ended			Year ended	
		31.03.2022 (Audited)	31.12.2021 (Reviewed)	31.03.2021 (Audited)	31.03.2022 (Audited)	31.03.2021 (Audited)
1	Interest Earned (a) + (b) + (c) + (d)	4,21,598	4,19,910	3,94,932	16,73,584	16,97,556
	(a) Interest/discount on advances/bills	2,68,789	2,75,216	2,44,737	10,66,588	10,83,964
	(b) Income on Investments	1,46,416	1,40,716	1,43,934	5,67,582	5,71,365
	(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	6,393	3,978	6,150	23,452	31,112
	(d) Others	0	0	111	15,962	11,115
2	Other Income	1,50,461	1,18,383	2,01,649	4,90,533	5,48,564
3	TOTAL INCOME (1+2)	5,72,059	5,38,293	5,96,581	21,64,117	22,46,120
4	Interest Expended	2,60,513	2,62,576	2,65,458	10,41,948	11,06,945
5	Operating Expenses (i) + (ii)	1,50,151	1,23,260	1,69,721	5,45,897	5,56,903
	(i) Employees Cost	95,065	75,027	1,16,674	3,48,889	3,70,591
	(ii) Other Operating expenses	55,086	48,233	53,047	1,97,008	1,86,312
6	TOTAL EXPENDITURE (4+5) (excluding Provisions & Contingencies)	4,10,664	3,85,836	4,35,179	15,87,845	16,63,848
7	OPERATING PROFIT before Provisions & Contingencies(3-6)	1,61,395	1,52,457	1,61,402	5,76,272	5,82,272
8	Provisions (other than tax) and Contingencies	1,01,419	1,06,536	1,38,034	3,98,375	5,02,594
	of which Provisions for Non-Performing Assets	64,090	92,098	1,58,027	3,40,101	3,94,266
9	Exceptional Items	0	0	0	0	0
10	Profit (+)/Loss(-) from Ordinary Activities before tax(7-8-9)	59,976	45,921	23,368	1,77,897	79,678
11	Tax expenses	4,798	793	618	6,969	3,843
12	Net Profit (+) / Loss(-) from Ordinary Activities after tax (10-11)	55,178	45,128	22,750	1,70,928	75,835
13	Extraordinary items-Income (net of tax expense)		0	0	0	0
14	Net Profit (+) / Loss (-) for the period (12+13)	55,178	45,128	22,750	1,70,928	75,835
15	Paid up equity share capital (Face value of each share - Rs.10/-)	18,90,241	18,90,241	16,43,699	18,90,241	16,43,699
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)				1,34,842	-171,264
17	Analytical Ratios					
	(i) Percentage of shares held by Govt. of India	96.38	96.38	95.84	96.38	95.84
	(ii) Capital Adequacy Ratio (%) (Basel III)					
	(a) CET 1 Ratio			NA		
	(b) Additional Tier 1 Ratio					
	(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)	0.29	0.24	0.21	0.92	0.51
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualized)	0.29	0.24	0.21	0.92	0.51
	(iv) NPA Ratios					
	a) Gross NPA	15,29,862	15,42,655	16,32,318	15,29,862	16,32,318
	b) Net NPA	3,82,462	3,58,683	4,57,759	3,82,462	4,57,759
	c) % of Gross NPA	9.82	10.40	11.69	9.82	11.69
	d) % of Net NPA	2.65	2.63	3.58	2.65	3.58
	(v) Return on assets (Annualised) (%)	0.74	0.62	0.50	0.59	0.31
	(vi) Net Worth	1257994	1,203,506	690,650	1257994	690,650
	(vii) Outstanding redeemable preference share	0	0	0	0	0
	(viii) Capital Redemption Reserve / Debenture Redemption Reserve	0	0	0	0	0
	(ix) Debt Equity Ratio	0.69	0.85	0.62	0.68	0.83
	(x) Total Debts to Total Assets	0.86	0.86	0.86	0.86	0.86
	(xi) Operating Margin (%) (Operating Profit / Total Income)	28.22	28.31	26.24	26.63	25.92
	(xii) Net Profit Margin (%) (Net Profit After Tax / Total Income)	9.65	8.38	5.33	7.90	3.38

Place: Chennai
Date :18.05.2022S SRIMATHY
EXECUTIVE DIRECTORAJAY KUMAR SRIVASTAVA
EXECUTIVE DIRECTORPARTHA PRATIM SENGUPTA
MANAGING DIRECTOR & GEO

Summarised Balance Sheet		(Rs. In lakhs)	
		As at 31.03.2022 (Audited)	As at 31.03.2021 (Audited)
Capital & Liabilities			
Capital		19,10,849	16,64,679
Reserve & Surplus		4,11,569	45,189
Deposits		2,62,21,376	2,40,35,278
Borrowings		3,07,063	3,67,158
Other Liabilities & Provisions		11,14,783	13,10,628
Total		2,99,65,640	2,74,22,932
Assets			
Cash & Balances with RBI		1670665	12,18,921
Balances with Banks and Money at Call and Short Notice		2024461	18,79,323
Investments		9826722	95,48,488
Advances		14425356	1,27,74,142
Fixed Assets		336603	2,91,897
Other Assets		1681833	17,10,161
Total		2,99,65,640	2,74,22,932
			
Place: Chennai Date : 18.05.2022	S SRIMALTHY EXECUTIVE DIRECTOR	AJAY KUMAR SRIVASTAVA EXECUTIVE DIRECTOR	PARTHA PRATIM SENGUPTA MANAGING DIRECTOR & CEO



**INDIAN OVERSEAS BANK**

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002

SEGMENT RESULTS ON THE CONSOLIDATED FINANCIALS FOR THE QUARTER / YEAR ENDED 31ST MARCH 2022

Rs. in lakh

Particulars	Quarter ended			Year ended	
	31.03.2022 (Audited)	31.12.2021 (Reviewed)	31.03.2021 (Audited)	31.03.2022 (Audited)	31.03.2021 (Audited)
1) Segment Revenue					
a) Treasury Operations	1 97 117	1 74 959	1 85 815	7 45 077	8 32 709
b) Corporate / Wholesale Banking	1 27 514	1 69 321	1 46 326	6 08 804	5 93 749
c) Retail Banking	2 36 203	1 77 692	2 53 899	7 47 769	7 73 984
d) Other Banking Operations	11 184	16 383	10 161	46 387	40 749
e) Unallocated	42	7	11 179	16 081	11 264
Total	5 72 059	5 38 362	6 07 380	21 64 117	22 52 455
Less: Inter segment Revenue	0	0	0	-	0
Income from Operations	5 72 059	5 38 362	6 07 380	21 64 117	22 52 455
2) Segment Results Before Provisions & Before Tax					
a) Treasury Operations	52 451	41 860	36 895	1 88 519	2 69 911
b) Corporate / Wholesale Banking	- 4 111	45 527	7 866	1 05 058	25 936
c) Retail Banking	1 06 239	52 444	1 10 735	2 34 391	2 50 501
d) Other Banking Operations	6 782	12 909	5 742	32 254	32 018
e) Unallocated	34	- 1	11 173	16 050	11 214
Operating Profit	1 61 395	1 52 739	1 72 411	5 76 272	5 89 580
Less: Provisions and Contingencies	1 01 418	1 06 535	1 38 046	3 98 391	5 05 610
Profit After Provisions and before Tax	59 977	46 204	34 365	1 77 884	83 970
3) Segment Assets					
a) Treasury Operations	113 11 949	106 79 167	1 08 65 171	1 13 11 949	1 08 65 171
b) Corporate / Wholesale Banking	82 07 539	76 67 408	70 77 255	82 07 539	70 77 255
c) Retail Banking	93 59 378	85 40 529	84 60 037	93 59 378	84 60 037
d) Other Banking Operations	15 087	16 241	18 856	15 087	18 856
e) Unallocated	10 43 763	10 20 352	9 79 716	10 43 763	9 79 716
Total	299 37 716	2 79 23 697	2 74 01 035	2 99 37 716	2 74 01 035
4) Segment Liabilities					
a) Treasury Operations	106 80 935	100 94 916	1 02 66 988	1 06 80 935	1 02 66 988
b) Corporate / Wholesale Banking	78 96 358	73 75 099	68 26 342	78 96 358	68 26 342
c) Retail Banking	90 37 363	82 43 387	81 88 194	90 37 363	81 88 194
d) Other Banking Operations	18 153	4 838	13 185	18 153	13 185
e) Unallocated	4 868	3 405	4 11 845	4 868	4 11 845
Total	276 37 677	2 57 21 645	2 57 06 554	2 76 37 677	2 57 06 554
5) Capital Employed : Segment Assets - Segment Liabilities					
a) Treasury Operations	6 52 374	5 84 251	5 98 183	6 52 374	5 98 183
b) Corporate / Wholesale Banking	3 12 200	2 92 309	2 50 913	3 12 200	2 50 913
c) Retail Banking	3 22 015	2 97 142	2 71 843	3 22 015	2 71 843
d) Other Banking Operations	(3,066)	11 403	5 671	(3,066)	5 671
e) Unallocated	10 38 895	10 16 947	5 67 871	10 38 895	5 67 871
Total	23 22 418	22 02 052	16 94 481	23 22 418	16 94 481

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/quarter have been regrouped / reclassified / rearranged wherever considered necessary to correspond with the current year /quarters classification / presentation

3. Figures of previous year/quarter ended 31.03.2021 and 31.12.2021 are standalone figures.

Chennai
18.05.2022S SRIMALTHY
EXECUTIVE DIRECTORAJAY KUMAR SRIVASTAVA
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