(a)Inte (b) Inc (c) Inte (c) Inte (d) Oilt (d) Oilt (d) Oilt (e) Inte (d) Oilt (e) Inte (d) Oilt (d) Oilt (d) Inte (e) I	CENTRAL OFFICE, 763, J UNAUDITED (REVIEWED) FINANCIAL RES Particulars set Earned (a) + (b) +(c)+ (d) erest/discount on advances/bills come on Investments terest on Balances with Reserve Bank of India and other Bank Funds theres Tencome LINCOME (1+2) ast Expended alting Expenses (i) + (ii) hardoyees Cost her Operating Expenses EXPENDITURE (4+5) dina Provisions & Continaencies ATING PROHI re provisions & continaencies (3-6)) ions (other than tax) and Contingencies offil(+) / Loss(-) from Ordinary Activities before Tax (7-8-9) penses (Refer Note No.8) offil(+) / Loss(-) for Mordinary Activities after Tax (10-11) redinary llems (net of tax expense) offit(+) / Loss(-) for the period (12-13) up Equity Share Capital Value of each share - Rs.10/-) res excluding Revoluation Reserves ir Balance Sheet of Previous Accounting Year)		Quarter ended 31.03.2015 (Audited) 5.90,976 4,34,354 1,45,660 10.962 0 77,427 6,70,403 4,65,399 86,986 40,272 46,713 5.52,385 1,18,018 98,623 -15,000 34,355 0 0 3,550 1,23,535 13,15,346	Quarter ended 30.06.2014 (Reviewed) 6,00.704 4,56,461 1,29,098 9,428 5,717 27,765 6,28,469 4,58,016 1,01,812 68,434 33,378 5,59,828 68,641 29,927 0 38,714 11,542 27,172 0 27,172 1,23,535 13,28,910	Rs. Year ende 31.03.201 (Audited 23.7. 17.5 5.4 2.7 26.0 18.5 2.7 2.7 3.3 3.3 3.3 -1 1 5 -4 1,2
1 Interes (a)Interes (b) Inc (c) Inte (d) Olf (e) Re (CENTRAL OFFICE, 763, J UNAUDITED (REVIEWED) FINANCIAL RES Particulars In the set of th	ANNA SALAI, CHENN. ULTS FOR THE QUARTI Quarter ended 30.06.2015 (Reviewed) 6.13,727 4,38,667 1,64,097 10,963 0 53,484 6,67,211 4,80,825 1,30,755 94,739 36,016 6,11,580 55,631 66,357 0 -10,726 -12,202 1,476 0 1,476 1,23,535 13,15,346	Quarter ended 31.03.2015 (Audited) 5.90,976 4,34,354 1,45,660 10.962 0 77,427 6,70,403 4,65,399 86,986 40,272 46,713 5.52,385 1,18,018 98,623 -15,000 34,355 0 0 3,550 1,23,535 13,15,346	Quarter ended 30.06.2014 (Reviewed) 6,00,704 4,56,461 1,29,098 9,428 5,717 27,765 6,28,469 4,58,016 1,01,812 68,434 33,378 5,59,828 68,641 29,927 0 38,714 11,542 27,172 0 27,172 1,23,535	Year ende 31.03.201 (Audited 31.03.201) (Audited 23.9. 17.9. 5.4. 2.1. 26.0. 18.5. 22.7. 26.0. 18.5. 22.7. 3.3. 3.3. 3.31 1 5.4. 2.4. 2.6. 2.6. 2.7. 2.7. 3.7. 3.3. 3.3. 3.3. 3.3. 3.3
1 Interes (a)Interes (b) Inc (c) Inte (d) Olf (e) Re (UNAUDITED (REVIEWED) FINANCIAL RES Particulars Particulars set Earned (a) + (b) + (c)+ (d) erest/discount on advances/bills come on Investments terest on Balances with Reserve Bank of India and other stank Funds thers Income LINCOME (1+2) est Expended alting Expenses (i) + (ii) ployees Cost her Operating Expenses EXPENDITURE (4+5) dina Provisions & Continaencies ATING PROFIT te provisions & continaencies (3-61) ions (other than tax) and Contingencies billional tilems offit(+) / Loss(-) from Ordinary Activities before Tax (7-8-9) penses (Refer Note No.8) offit(+) / Loss(-) form Ordinary Activities after Tax (10-11) radinary Ilems (net of tax expense) offit(+) / Loss(-) for the period (12-13) pe Equity Share Capital Value of each share - Rs. 10/-) res excluding Revaluation Reserves er Balance Sheet of Previous Accounting Year) lical Ratios pentage of shares held by Govt. of India) Capital Adequacy Ratio (%) (Basel II)	ULIS FOR THE QUARTI Quarter ended 30.06.2015 (Reviewed) 6,13,727 4,38,667 1,64,097 10,963 0 53,484 6,67,211 4,80,825 1,30,755 94,739 36,016 6,11,580 55,631 66,357 0 -10,726 -12,202 1,476 1,23,535 13,15,346	Quarter ended 31.03.2015 (Audited) 5.90,976 4,34,354 1,45,660 10.962 0 77,427 6,70,403 4,65,399 86,986 40,272 46,713 5.52,385 1,18,018 98,623 -15,000 34,355 0 0 3,550 1,23,535 13,15,346	Quarter ended 30.06.2014 (Reviewed) 6,00,704 4,56,461 1,29,098 9,428 5,717 27,765 6,28,469 4,58,016 1,01,812 68,434 33,378 5,59,828 68,641 29,927 0 38,714 11,542 27,172 0 27,172 1,23,535	Year ende 31.03.201 (Audited 31.03.201) (Audited 23.9. 17.9. 5.4. 2.1. 26.0. 18.5. 22.7. 26.0. 18.5. 22.7. 3.3. 3.3. 3.31 1 5.4. 2.4. 2.6. 2.6. 2.7. 2.7. 3.7. 3.3. 3.3. 3.3. 3.3. 3.3
1 Interes (a)Interes (b) Inc (c) Inte (d) Olf (e) Re (Particulars set Earned (a) + (b) +(c)+ (d) erest/discount on advances/bills come on Investments terest on Balances with Reserve Bank of India and other 3ank Funds therest on Balances with Reserve Bank of India and other 3ank Funds therest on Balances with Reserve Bank of India and other 3ank Funds therest on Balances with Reserve Bank of India and other 3ank Funds therest on Balances tricome LINCOME (1+2) set Expended adding Expenses (i) + (ii) poloyees Cost there Operating Expenses there Operating Expenses the Expensional Expenses therest on Expensional Expenses to Expensional Expenses to Expensional Expenses to Expensional Reserves to provisions & Continuencies (3-6)) tons (other than tax) and Continuencies stational Items offit(+) / Loss(-) from Ordinary Activities before Tax (7-8-9) typenses (Refer Note No.8) offit(+) / Loss(-) from Ordinary Activities after Tax (10-11) trainary Items (net of tax expense) offit(+) / Loss(-) for the period (12-13) type Equity Share Capital Value of each share - Rs. 10/-) tes excluding Revaluation Reserves to Balance Sheet of Previous Accounting Year) itical Ralios tentage of shares held by Govt. of India) Capital Adequacy Ralio (%) (Basel II)	Quarter ended 30.06.2015 (Reviewed) 6.13,727 4.38,667 1.64,097 10,963 0 53,484 6.67,211 4.80,825 1,30,755 94,739 36,016 6.11,580 55,631 66,357 0 -10,726 -12,202 1.476 1,23,535 13,15,346 73.80	Quarter ended 31.03.2015 (Audited) 5,70,776 4,34,354 1,45,660 10,962 0 79,427 6,70,403 4,65,399 86,986 40,272 46,713 5,52,385 1,18,018 98,623 -15,000 34,395 30,845 3,550 0 3,550 1,23,535 13,15,346	Quarter ended 30.06.2014 (Reviewed) 6,00,704 4,56,461 1,29,098 9,428 5,717 27,765 6,28,469 4,58,016 1,01,812 68,434 33,378 5,59,828 68,641 29,927 0 38,714 11,542 27,172 0 27,172 1,23,535	Year ende 31.03.201 (Audited 31.03.201) (Audited 23.9. 17.9. 5.4. 2.1. 26.0. 18.5. 22.7. 26.0. 18.5. 22.7. 3.3. 3.3. 3.31 1 5.4. 2.4. 2.6. 2.6. 2.7. 2.7. 3.7. 3.3. 3.3. 3.3. 3.3. 3.3
1 Interes (a)Interes (b) Inc (c) Inte (d) Olf (e) Re (est Earned (a) + (b) +(c)+ (d) erest/discount on advances/bills come on Investments lerest on Balances with Reserve Bank of India and other stank Funds lthers Income Lincome Lincome Lincome(1+2) est Expended atting Expenses (i) + (ii) her Operating Expenses EXPENDITURE (4+5) dina Provisions & Continaencies ATING PROFIT re provisions & continaencies (3-6)) ions (other than tax) and Contingencies bilonal items offit(+) / Loss(-) from Ordinary Activities before Tax (7-8-9) penses (Refer Note No.8) offit(+) / Loss(-) from Ordinary Activities after Tax (10-11) radinary Items (net of tax expense) offit(+) / Loss(-) for the period (12-13) pp Equity Share Capital Value of each share - Rs. 10/-) res excluding Revaluation Reserves or Balance Sheet of Previous Accounting Year) lical Ratios centage of shares held by Govt. of India) Capital Adequacy Ratio (%) (Basel II)	30.06.2015 (Reviewed) 6,13,727 4,38,667 1,64,097 10,963 0 53,484 6,67,211 4,80,825 1,30,755 94,739 36,016 6,11,580 0 -10,726 1,476 1,23,535 13,15,346	31.03.2015 (Audilted) 5,90,976 4,34,354 1,45,660 10,962 0 79,427 6,70,403 4,65,399 86,986 40,272 46,713 5,52,385 1,18,018 98,623 -15,000 34,395 30,845 3,550 0 3,550 1,23,535	30.06.2014 (Reviewed) 6,00,704 4,56,461 1,29,098 9,428 5,717 27,765 6,28,469 4,58,016 1,01,812 68,434 33,378 5,59,828 68,641 29,927 0 38,714 11,542 27,172 0 27,172 1,23,535	Year ende 31.03.201 (Audited 31.03.201) (Audited 23.9. 17.9. 5.4. 2.1. 26.0. 18.5. 22.7. 26.0. 18.5. 22.7. 3.3. 3.3. 3.31 1 5.4. 2.4. 2.6. 2.6. 2.7. 2.7. 3.7. 3.3. 3.3. 3.3. 3.3. 3.3
1 Interes (a)Interes (b) Inc (c) Inte (d) Olf (e) Re (est Earned (a) + (b) +(c)+ (d) erest/discount on advances/bills come on Investments lerest on Balances with Reserve Bank of India and other stank Funds lthers Income Lincome Lincome Lincome(1+2) est Expended atting Expenses (i) + (ii) her Operating Expenses EXPENDITURE (4+5) dina Provisions & Continaencies ATING PROFIT re provisions & continaencies (3-6)) ions (other than tax) and Contingencies bilonal items offit(+) / Loss(-) from Ordinary Activities before Tax (7-8-9) penses (Refer Note No.8) offit(+) / Loss(-) from Ordinary Activities after Tax (10-11) radinary Items (net of tax expense) offit(+) / Loss(-) for the period (12-13) pp Equity Share Capital Value of each share - Rs. 10/-) res excluding Revaluation Reserves or Balance Sheet of Previous Accounting Year) lical Ratios centage of shares held by Govt. of India) Capital Adequacy Ratio (%) (Basel II)	30.06.2015 (Reviewed) 6,13,727 4,38,667 1,64,097 10,963 0 53,484 6,67,211 4,80,825 1,30,755 94,739 36,016 6,11,580 0 -10,726 1,476 1,23,535 13,15,346	31.03.2015 (Audilted) 5,90,976 4,34,354 1,45,660 10,962 0 79,427 6,70,403 4,65,399 86,986 40,272 46,713 5,52,385 1,18,018 98,623 -15,000 34,395 30,845 3,550 0 3,550 1,23,535	30.06.2014 (Reviewed) 6,00,704 4,56,461 1,29,098 9,428 5,717 27,765 6,28,469 4,58,016 1,01,812 68,434 33,378 5,59,828 68,641 29,927 0 38,714 11,542 27,172 0 27,172 1,23,535	31.03.201 (Audiled 23.5) 17.5 5.4 21.1 26.0 18.5 4.2 2.6 2.7 3.3 3.3 3.3 -1 1 5
(a)Inte (b) Inc (c) Inte (c) Inte (d) Oilt (d) Oilt (d) Oilt (e) Inte (d) Oilt (e) Inte (d) Oilt (d) Oilt (d) Inte (e) I	erest/discount on advances/bills come on Investments terest on Balances with Reserve Bank of India and other sank Funds thers Income LINCOME (1+2) est Expended aling Expenses (i) + (ii) mployees Cost her Operating Expenses EXPENDITURE (4+5) dina Provisions & Continaencies ATING PROTI re provisions & continaencies (3-61) ions (other than tax) and Contingencies billional tilems offit(+) / Loss(-) from Ordinary Activities before Tax (7-8-9) spenses (Refer Note No.8) offit(+) / Loss(-) from Ordinary Activities after Tax (10-11) radinary Items (net of tax expense) offit(+) / Loss(-) for the period (12-13) spe Equity Share Capital Value of each share - Rs. 10/-) res excluding Revaluation Reserves or Balance Sheet of Previous Accounting Year) lical Ralios centage of shares held by Govt. of India) Capital Adequacy Ralio (%) (Basel II)	4,38,667 1,64,097 10,963 0 53,484 6,67,211 4,80,825 1,30,755 94,739 36,016 6,11,580 55,631 66,357 0 -10,726 -12,202 1,476 1,23,535 13,15,346	4,34,354 1,45,660 10,962 0 77,427 6,70,403 4,65,399 86,986 40,272 46,713 5,52,385 1,18,018 98,623 -15,000 34,395 30,845 3,550 0 0 3,550 1,23,535 13,15,346	4,56,461 1,29,098 9,428 5,717 27,765 6,28,469 4,58,016 1,01,812 68,434 33,378 5,57,828 68,641 29,927 0 38,714 11,542 27,172 0 27,172 1,23,535	17,5 5,4 2,1 26,6 18,5 4,2 2,6 1,5,5 22,7 3,3 3,3 -1 1 5 -4
(b) Inc. (c) Inter Bo (d) Other 3 TOTAL I 4 Interes 5 Opera (i) Emp (ii) Other 6 Exclud 7 OPERA (before 8 Provisic 9 Except 10 Net Pro 11 Tax Exp 12 Net Pro 13 Extraora 14 Net Pro 15 Paid-up (face) (As per 17 Analytic (ii) Perce (iii) (iii) Earn a) Basis expense previou b) Basis expense previou (iv) NPA (c) G (d) % (d) % (e) Re 18 Public S Number Percent 19 Promote (a) Ple - Num - Perce promote	come on Investments terest on Balances with Reserve Bank of India and other Bank Funds thers Income INCOME (1+2) Basic Expended alling Expenses (i) + (ii) Inployees Cost ther Operating Expenses Exprentiture (4+5) dina Provisions & Contingencies ATING PROFIT te provisions & Contingencies (i) + (i) Loss(-) from Ordinary Activities before Tax (7-8-9) penses (Refer Note No.8) offil(+) / Loss(-) from Ordinary Activities after Tax (10-11) radinary Items (net of tax expense) offil(+) / Loss(-) for the period (12-13) type Equity Share Capital Value of each share - Rs. 10/-) ves excluding Revaluation Reserves ir Balance Sheet of Previous Accounting Year) lical Ralios zentage of shares held by Govt. of India) Capital Adequacy Ralio (%) (Basel II)	1,64,097 10,963 0 53,484 6,67,211 4,80,825 1,30,755 94,739 36,016 6,11,580 55,631 66,357 0 -10,726 -12,202 1,476 1,23,535 13,15,346	1,45,660 10,962 0 79,427 6,70,403 4,65,399 86,986 40,272 46,713 5,52,385 1,18,018 98,623 -15,000 34,395 30,845 3,550 0 3,550 1,23,535 13,15,346	1,29,098 9,428 5,717 27,765 6,28,469 4,58,016 1,01,812 68,434 33,378 5,59,828 68,641 29,927 0 38,714 11,542 27,172 0 27,172 1,23,535	5,4 26,6 18,5 4,2 2,6 1,5 22,7 3,3 3,3 -1 1 5 -4
(c) Intelliner Billiner Billin	lerest on Balances with Reserve Bank of India and other Bank Funds Ithers Ir Income LINCOME (1+2) set Expended atting Expenses (i) + (ii) uployees Cost her Operating Expenses EXPENDITURE (4+ 5) diffing PROFIT te provisions & Confinaencies ATING PROFIT te provisions & confinaencies (3-6)) tons (other than tax) and Contingencies other operating Expenses stream of the thing of the provisions of the thing of the provisions of	10,963 0 53,484 6,67,211 4,80,825 1,30,755 94,739 36,016 6,11,580 55,631 66,357 0 -10,726 -12,202 1,476 1,23,535 13,15,346	10,962 0 79,427 6,70,403 4,65,399 86,986 40,272 46,713 5,52,385 1,18,018 98,623 -15,000 34,395 30,845 3,550 0 3,550 1,23,535 13,15,346	9,428 5,717 27,765 6,28,469 4,58,016 1,01,812 68,434 33,378 5,59,828 68,641 29,927 0 38,714 11,542 27,172 0 27,172 1,23,535	2,1 26,6 18,5 4,2 2,6 1,5 22,7 3,3 3,3 -1 1 5 -4
Inter Bc	Sank Funds Ithers It Income I INCOME (1+2) ast Expended Iting Expenses (i) + (ii) pployees Cost her Operaling Expenses EXPENDITURE (4+5) diling Provisions & Contingencies ATING PROFIT re provisions & contingencies (3-6)) ions (other than tax) and Contingencies officient (+) / Loss(-) from Ordinary Activities before Tax (7-8-9) ipenses (Refer Note No.8) offit(+) / Loss(-) from Ordinary Activities after Tax (10-11) radinary Ilems (net of tax expense) offit(+) / Loss(-) for the period (12-13) ipe Equity Share Capital Value of each share - Rs. 10/-) res excluding Revaluation Reserves ir Balance Sheel of Previous Accounting Year) ical Ratios centage of shares held by Govt. of India) Capital Adequacy Ratio (%) (Basel II)	0 53,484 6,67,211 4,80,825 1,30,755 94,739 36,016 6,11,580 55,631 66,357 0 -10,726 -12,202 1,476 0 1,476 1,23,535 13,15,346	0 79,427 6,70,403 4,65,399 86,986 40,272 46,713 5,52,385 1,18,018 98,623 -15,000 34,395 30,845 3,550 0 1,23,535 13,15,346	5,717 27,765 6,28,469 4,58,016 1,01,812 68,434 33,378 5,59,828 68,641 29,927 0 38,714 11,542 27,172 0 27,172 1,23,535	2,1 26,0 18,5 4,2 2,6 1,5 22,7 3,3 3,3 -1 1 5 -4
2 Other 3 TOTAL I 4 Interes 5 Opera (i) Emg. (ii) Oth 6 TOTAL I 9 Except 10 Net Pro 11 Tax Exp. 12 Net Pro 13 Extraora 14 Net Pro 15 Paid-up. (face) (ii) Eng. (face) (iii) Eng.	r Income INCOME (1+2) sist Expended alling Expenses (i) + (ii) apployees Cost her Operaling Expenses EXPENDITURE (4+5) dina Provisions & Contingencies ATING PROFIT re provisions & Contingencies (3-6)) ions (other than tax) and Contingencies offil(+) / Loss(-) from Ordinary Activities before Tax (7-8-9) penses (Refer Note No.8) offil(+) / Loss(-) from Ordinary Activities after Tax (10-11) radinary Items (net of tax expense) offit(+) / Loss(-) for the period (12-13) re Equity Share Capital Value of each share - Rs. 10/-) ves excluding Revaluation Reserves r Balance Sheet of Previous Accounting Year) ical Ralios zentage of shares held by Govt. of India) Capital Adequacy Ralio (%) (Basel II)	53,484 6,67,211 4,80,825 1,30,755 94,739 36,016 6,11,580 55,631 66,357 0 -10,726 -12,202 1,476 1,476 1,23,535 13,15,346	79,427 6,70,403 4,65,399 86,986 40,272 46,713 5,52,385 1,18,018 98,623 -15,000 34,395 30,845 3,550 0 3,550 1,23,535	27,765 6,28,469 4,58,016 1,01,812 68,434 33,378 5,59,828 68,641 29,927 0 38,714 11,542 27,172 0 27,172 1,23,535	26,0 18,5 4,2 2,6 1,5 22,7 3,3 -1 1 5 -4
3 TOTAL 4 Interes 5 Opera (i) Erm (ii) Oth 6 TOTAL I exclud 7 OPERA (before 8 Provisic 9 Except 10 Net Pro 11 Tax Exp 12 Net Pro 13 Extraorr 14 Net Pro 15 Paid-up (face v (face v (ii) Earn (ii) Perc (iii) Earn (ii) Perc (iii) Earn (iii) Earn (iii) Perc (iv) NPA (c) G (c) % (c) % (c) % (e) Re 8 Public S Number Percent 19 Promote (a) Pie - Num - Perc promote	LINCOME (1+2) set Expended ding Expenses (i) + (ii) uployees Cost her Operaling Expenses EXPENDITURE (4+5) ding Provisions & Contingencies ATING PROFIT te provisions & contingencies (3-6)) tons (other than tax) and Contingencies obtional Items offit(+) / Loss(-) from Ordinary Activities before Tax (7-8-9) trenses (Refer Note No.8) offit(+) / Loss(-) from Ordinary Activities after Tax (10-11) trainary Items (net of tax expense) offit(+) / Loss(-) for the period (12-13) type Equity Share Capital Value of each share - Rs. 10/-) tres excluding Revaluation Reserves to Balance Sheet of Previous Accounting Year) lical Ralios tentage of shares held by Govt. of India) Capital Adequacy Ratio (%) (Basel II)	6,67,211 4,80,825 1,30,755 94,739 36,016 6,11,580 55,631 66,357 0 -10,726 -12,202 1,476 1,23,535 13,15,346	6,70,403 4,65,399 86,986 40,272 46,713 5,52,385 1,18,018 98,623 -15,000 34,395 30,845 3,550 0 3,550 1,23,535 13,15,346	6,28,469 4,58,016 1,01,812 68,434 33,378 5,59,828 68,641 29,927 0 38,714 11,542 27,172 0 27,172	26,0 18,5 4,2 2,6 1,5 22,7 3,3 -1 1 5 -4
4 Interes 5 Opera (I) Emp (II) Offin (III)	asi Expended aling Expenses (i) + (ii) apployees Cost her Operaling Expenses EXPENDITURE (44-5) dina Provisions & Continaencies ATING PROHI re provisions & continaencies (3-6)) ions (other than tax) and Contingencies alional items offit(+) / Loss(-) from Ordinary Activities before Tax (7-8-9) ipenses (Refer Note No.8) offit(+) / Loss(-) from Ordinary Activities after Tax (10-11) ratinary Items (net of tax expense) offit(+) / Loss(-) for the period (12-13) ipe Equity Share Capital Value of each share - Rs. 10/-) res excluding Revaluation Reserves ir Balance Sheel of Previous Accounting Year) lical Ratios zentage of shares held by Govt. of India) Capital Adequacy Ratio (%) (Basel II)	4,80,825 1,30,755 94,739 36,016 6,11,580 55,631 66,357 0 -10,726 -12,202 1,476 0 1,23,535 13,15,346	4,65,399 86,986 40,272 46,713 5,52,385 1,18,018 98,623 -15,000 34,395 30,845 3,550 0 3,550 1,23,535 13,15,346	4,58,016 1,01,812 68,434 33,378 5,59,828 68,641 29,927 0 38,714 11,542 27,172 0 27,172 1,23,535	18,6 4,2 2,6 1,5 22,7 3,3 3,3 -1 1 5 -4
5 Opero (i) Emp (ii) Othe exclud 7 OPERA (before 8 Provisic 9 Except 10 Net Pro 11 Tax Exp 12 Net Pro 13 Extraore 14 Net Pro 15 Paid-up (Face \(\) (ii) (iii) (iii) (iii) Para (iii) Para (iii) (iii) Earn (iii) Can (iii) Earn (iii) Can (iii) Earn (iii) Can (iii) Can (iii) Can (iii) Earn (iii) Can	atling Expenses (i) + (ii) playees Cost her Operaling Expenses EXPENDITURE (4+ 5) dina Provisions & Continaencies ATING PROFIT te provisions & continaencies (3-6)) ions (other than tax) and Contingencies stional items offit(+) / Loss(-) from Ordinary Activities before Tax (7-8-9) penses (Refer Note No.8) offit(+) / Loss(-) from Ordinary Activities after Tax (10-11) radinary Items (net of tax expense) offit(+) / Loss(-) for the period (12-13) ip Equity Share Capital Value of each share - Rs. 10/-) res excluding Revaluation Reserves ir Balance Sheet of Previous Accounting Year) lical Ralios zentage of shares held by Govt. of India) Capital Adequacy Ralio (%) (Basel II)	1,30,755 94,739 36,016 6,11,580 55,631 66,357 0 -10,726 -12,202 1,476 1,476 1,23,535 13,15,346	86,986 40,272 46,713 5,52,385 1,18,018 98,623 -15,000 34,395 30,845 3,550 0 3,550 1,23,535	1,01,812 68,434 33,378 5,59,828 68,641 29,927 0 38,714 11,542 27,172 0 27,172 1,23,535	4,2 2,6 1,5 22,7 3,3 3,3 -1 1 5 -4
(I) Emg. (II) Othic in Control in	ployees Cost her Operaling Expenses LEXPENDITURE (4+ 5) dina Provisions & Continaencies ATING PROFIT re provisions & Continaencies (3-6)) ions (olher than lax) and Contingencies bitional Items offil(+) / Loss(-) from Ordinary Activities before Tax (7-8-9) penses (Refer Note No.8) offil(+) / Loss(-) from Ordinary Activities after Tax (10-11) radinary Items (net of tax expense) offit(+) / Loss(-) for the period (12-13) rp Equity Share Capital Value of each share - Rs. 10/-) res excluding Revaluation Reserves r Balance Sheet of Previous Accounting Year) lical Ralios zentage of shares held by Govt. of India) Capital Adequacy Ralio (%) (Basel II)	94,739 36,016 6,11,580 55,631 66,357 0 -10,726 -12,202 1,476 1,476 1,23,535 13,15,346	40,272 46,713 5,52,385 1,18,018 98,623 -15,000 34,395 30,845 3,550 0 3,550 1,23,535	68,434 33,378 5,59,828 68,641 29,927 0 38,714 11,542 27,172 0 27,172 1,23,535	2,6 1,5 22,7 3,3 3,3 -1 1 5 -4
(ii) Olhi 6 TOTAL I exclud 7 OPERA (before 8 Provisic 9 Except 10 Net Pro 11 Tax Exp 12 Net Pro 13 Extraorr 14 Net Pro 15 Poid-up (Face V. As per 17 Analytic (ii) Perc (iii) Earn (i) Perc expense previou (iv) NPA (c) G (c) % (d) % (e) Re 18 Public SI Number Percent 19 Promote (a) Ple - Nun - Perc promote	her Operaling Expenses EXPENDITURE (4+ 5) dilina Provisions & Continaencies ATING PROFIT te provisions & continaencies (3-6)) toons (other than tax) and Contingencies otional Items ofit(+) / Loss(-) from Ordinary Activities before Tax (7-8-9) penses (Refer Note No.8) ofit(+) / Loss(-) from Ordinary Activities after Tax (10-11) radinary Items (net of tax expense) ofit(+) / Loss(-) for the period (12-13) up Equity Share Capital Value of each share - Rs.10/-) res excluding Revaluation Reserves ur Balance Sheet of Previous Accounting Year) lical Ralios zentage of shares held by Govt. of India) Capital Adequacy Ralio (%) (Basel II)	36,016 6,11,580 55,631 66,357 0 -10,726 -12,202 1,476 0 1,476 1,23,535 13,15,346	46,713 5,52,385 1,18,018 98,623 -15,000 34,395 30,845 3,550 0 3,550 1,23,535 13,15,346	33,378 5,59,828 68,641 29,927 0 38,714 11,542 27,172 0 27,172 1,23,535	1,5 22,7 3,3 3,3 -1 1 5 -4
6 TOTAL is executed to open a construction of the construction of	EXPENDITURE (4+5) dina Provisions & Continaencies ATING PROFIT te provisions & Continaencies (3-6)) tons (other than tax) and Contingencies offit(+) / Loss(-) from Ordinary Activities before Tax (7-8-9) penses (Refer Note No.8) offit(+) / Loss(-) from Ordinary Activities after Tax (10-11) rdinary Items (net of tax expense) offit(+) / Loss(-) for the period (12-13) type Equity Share Capital value of each share - Rs.10/-) tres excluding Revaluation Reserves tr Balance Sheet of Previous Accounting Year) tical Railos sentage of shares held by Govt. of India) Capital Adequacy Railo (%) (Basel II)	6,11,580 55,631 66,357 0 -10,726 -12,202 1,476 0 1,476 1,23,535 13,15,346	5,52,385 1,18,018 98,623 -15,000 34,395 30,845 3,550 0 3,550 1,23,535 13,15,346	5,59,828 68,641 29,927 0 38,714 11,542 27,172 0 27,172 1,23,535	22,7 3,3 3,3 -1 1 5 -4 -4 1,2
exclud- 7 OPERA 7 OPERA 8 Provisic- 9 Except 10 Net Pro 11 Tax Exp. 12 Net Pro 13 Extraord 14 Net Pro 15 Paid-up, (face) (ii) Pero (iii) Earn a) Basic expense previou (iii) Earn a) Basic expense previou (iv) NPA (c) G (d) % (d) % (e) Re 18 Public SI Number Percent 19 Promote (a) Ple - Nun - Perc promote	dina Provisions & Contingencies ATING PROFIT The provisions & contingencies (3-6)) Tons (other than tax) and Contingencies Total items offit(+) / Loss(-) from Ordinary Activities before Tax (7-8-9) The penses (Refer Note No.8) offit(+) / Loss(-) from Ordinary Activities after Tax (10-11) radinary Items (net of tax expense) offit(+) / Loss(-) for the period (12-13) The Equity Share Capital Value of each share - Rs. 10/-) The executating Revaluation Reserves The Balance Sheet of Previous Accounting Year) The penses of shares held by Govt. of India Capital Adequacy Ratio (%) (Basel II)	55,631 66,357 0 -10,726 -12,202 1,476 0 1,476 1,23,535 13,15,346	1,18,018 98,623 -15,000 34,395 30,845 3,550 0 3,550 1,23,535 13,15,346	68,641 29,927 0 38,714 11,542 27,172 0 27,172 1,23,535	3,3 3,3 -1 1 5 -4
(before 8 Provision 9 Except 10 Net Pro 11 Tax Exp 12 Net Pro 13 Extraorrol 13 Extraorrol 14 Net Pro 15 Proid-ty (Face Not 15 Proid-ty (Face Not 16 Reserve (As per 17 Analytic (ii) Perco (iii) Con (iii) Con (iii) Con (iii) Con (iii) Con (iv) NPA (c) So (re provisions & continaencies (3-6)) cons (other than tax) and Contingencies sitional Items offit(+) / Loss(-) from Ordinary Activities before Tax (7-8-9) spenses (Refer Note No.8) offit(+) / Loss(-) from Ordinary Activities after Tax (10-11) radinary Items (net of tax expense) offit(+) / Loss(-) for the period (12-13) rep Equity Share Capital Value of each share - Rs.10/-) res excluding Revaluation Reserves r Balance Sheet of Previous Accounting Year) itical Ratios zentage of shares held by Govt. of India) Capital Adequacy Ratio (%) (Basel II)	66,357 0 -10,726 -12,202 1,476 0 1,476 1,23,535 13,15,346	98,623 -15,000 34,395 30,845 3,550 0 3,550 1,23,535 13,15,346	29,927 0 38,714 11,542 27,172 0 27,172 1,23,535	3,3 -1 1 5 -4 -4
9 Except 10 Net Proc 11 Tax Exp 12 Net Pro 13 Extraorr 14 Net Pro 15 Paid-up (Face N 16 Reserve (As per 17 Analytici (ii) Per 17 (iii) Earn 18 Extraorr 19 Basic expense previou (iv) NPA (c) % (d) % (e) Re 18 Public Si Number Percent 19 Promote (a) Ple - Num - Perc promote	ofii(+) / Loss(-) from Ordinary Activilies before Tax (7-8-9) penses (Refer Note No.8) ofii(+) / Loss(-) from Ordinary Activilies after Tax (10-11) ordinary Ilems (net of tax expense) ofii(+) / Loss(-) for the period (12-13) up Equily Share Capital Value of each share - Rs.10/-) res excluding Revaluation Reserves ur Balance Sheel of Previous Accounting Year) ical Ralios centage of shares held by Govt. of India) Capital Adequacy Ralio (%) (Basel II)	0 -10,726 -12,202 1,476 0 1,476 1,23,535 13,15,346	-15,000 34,395 30,845 3,550 0 3,550 1,23,535 13,15,346	0 38,714 11,542 27,172 0 27,172 1,23,535	-1 1 5 -4 -4 1,2
10 Nel Pro 11 Tax Exp 12 Nel Pro 13 Extraorr 14 Nel Pro 15 Poid-up (Face N 16 Reserve (As per 17 Analylicit (i) Perco (iii) (a) (b) C (iiii) Earn a) Basic expense previou (iv) NPA (a) Gi (b) Ne (c) % (d) % (e) Re 18 Public Si Number Percent 19 Promote - Nun - Perc promote	ofit(+) / Loss(-) from Ordinary Activities before Tax (7-8-9) penses (Refer Note No.8) ofit(+) / Loss(-) from Ordinary Activities after Tax (10-11) rdinary Items (net of tax expense) ofit(+) / Loss(-) for the period (12-13) up Equity Share Capital Value of each share - Rs.10/-) ves excluding Revaluation Reserves ir Balance Sheet of Previous Accounting Year) lical Ralios zentage of shares held by Govt. of India) Capital Adequacy Ralio (%) (Basel II)	-10,726 -12,202 1,476 0 1,476 1,23,535 13,15,346 73.80	34,395 30,845 3,550 0 3,550 1,23,535 13,15,346	38,714 11,542 27,172 0 27,172 1,23,535	-4 -4 1,2
11 Tax Exp 12 Nel Pro 13 Extraorr 14 Nel Pro 15 Paid-up, (face \) 16 Reserve, (As per 17 Analylici (ii) Pero (iii) (a) (b) C (iii) Earn a) Basic expenss previou (iv) NPA (c) % (d) % (d) % (e) Re 18 Public SI Number Percent 19 Promote (a) Ple - Num - Pero	penses (Refer Note No.8) ofit(+) / Loss(-) from Ordinary Activities after Tax (10-11) ratinary Items (net of tax expense) ofit(+) / Loss(-) for the period (12-13) rp Equity Share Capital Value of each share - Rs.10/-) ves excluding Revaluation Reserves r Balance Sheet of Previous Accounting Year) itical Ratios zentage of shares held by Govt. of India) Capital Adequacy Ratio (%) (Basel II)	-12,202 1,476 0 1,476 1,23,535 13,15,346	30,845 3,550 0 3,550 1,23,535 13,15,346	11,542 27,172 0 27,172 1,23,535	-4 1,2
12 Nel Pro 13 Extraore 14 Nel Pro 15 Paid-up (Face N 16 Reserve (As per 17 Analylici (ii) Pero (iii) (a) c) b) C (iii) Earn a) Basic expenss previou (iv) NPA (c) % (d) G (e) Re 18 Public SI Number Percent 19 Promote - Nur - Pero promote	ofit(+) / Loss(-) from Ordinary Activities after Tax (10-11) rdinary Ilems (net of tax expense) ofit(+) / Loss(-) for the period (12-13) rp Equity Share Capital Value of each share - Rs.10/-) res excluding Revaluation Reserves r Balance Sheel of Previous Accounting Year) ical Rolios centage of shares held by Govt. of India) Capital Adequacy Ratio (%) (Basel II)	1,476 0 1,476 1,23,535 13,15,346 73.80	3,550 0 3,550 1,23,535 13,15,346	27,172 0 27,172 1,23,535	-4 -4 1,2
13 Extraorr 14 Net Pro 15 Paid-Up (Face N 16 Reserve (As per 17 Analytic (II) (I) (I) (I) (I) (II) (II) (III) by (III) (III) (III) (III) (III) cxpense previou (IV) NPA (C) % (C) % (E) Re 18 Public SI Number Percent 19 Promote (a) Ple - Num - Perc promote	rdinary Ilems (net of tax expense) ofil(+) / Loss(-) for the period (12-13) pp Equily Share Capital Value of each share - Rs. 10/-) res excluding Revaluation Reserves br Balance Sheet of Previous Accounting Year) ical Rolios centage of shares held by Govt. of India) Capital Adequacy Ratio (%) (Basel II)	1,476 1,23,535 13,15,346 73.80	0 3,550 1,23,535 13,15,346	0 27,172 1,23,535	-4 1,2
14 Net Pro 15 Poid-up, [Face V. As per 17 Analytic (ii) Perc (iii) Composition (iii) Perc (iii) Parc (iv) NPA (ic) G (ic) Ne (ic) R (ic) Ne (ic) R (ic) Ne (ic) R (ic) R (ic) Promote (id) Pie - Nun - Perc promote	oflit(+) / Loss(-) for the period (12-13) ip Equily Share Capital Value of each share - Rs. 10/-) ves excluding Revaluation Reserves ir Balance Sheet of Previous Accounting Year) lical Ralios zentage of shares held by Govt. of India) Capital Adequacy Ralio (%) (Basel II)	1,476 1,23,535 13,15,346 73.80	3,550 1,23,535 13,15,346	27,172 1,23,535	1,2
14 Net Pro 15 Poid-up, [Face V. As per 17 Analytic (ii) Perc (iii) Composition (iii) Perc (iii) Parc (iv) NPA (ic) G (ic) Ne (ic) R (ic) Ne (ic) R (ic) Ne (ic) R (ic) R (ic) Promote (id) Pie - Nun - Perc promote	oflit(+) / Loss(-) for the period (12-13) ip Equily Share Capital Value of each share - Rs. 10/-) ves excluding Revaluation Reserves ir Balance Sheet of Previous Accounting Year) lical Ralios zentage of shares held by Govt. of India) Capital Adequacy Ralio (%) (Basel II)	1,476 1,23,535 13,15,346 73.80	3,550 1,23,535 13,15,346	27,172 1,23,535	1,2
15 Paid-up, [Face N Face N Face N 16 Reserve (As per 17 Analylici 17 Analylici 18 Perce 19 Parce 19 Parce 19 Parce 19 Parce 19 Parce 19 Parce 19 Promote 19 Promote 10 Parce 10 Parce 10 Promote 10 Precent 10 Promote 11 Promote 12 Perce 13 Promote 14 Promote 15 Promote 16 Perce 17 Perce 18 Promote 19 Promote 19 Promote 10 Perce 10 Perce 10 Perce 10 Perce 10 Perce 10 Perce 11 Perce 12 Perce 13 Perce 14 Perce 15 Perce 16 Perce 17 Perce 18 Perce 18 Perce 19 Promote 19 Perce 10 Perce	p Equily Share Capital Value of each share - Rs.10/-) res excluding Revaluation Reserves re Balance Sheet of Previous Accounting Year) iical Ratios zentage of shares held by Govt. of India) Capital Adequacy Ratio (%) (Basel II)	1,23,535 13,15,346 73.80	1,23,535 13,15,346	1,23,535	1,2
16 Reserve (As per 17 Analytic (I) Perce (II) (a) (b) C (II) (a) (b) C (III) (a) Basic expense previou (iv) NPA (a) G (b) Ne (c) % (d) % (e) Re (Percent (I) Percent (I) Perce	res excluding Revaluation Reserves ir Balance Sheet of Previous Accounting Year) itical Ratios zentage of shares held by Govt. of India) Capital Adequacy Ratio (%) (Basel II)	73.80		13,28,910	13,1
(As per 17 Analylicity (I) (As per 17 Analylicity (II) (As per 17 Analylicity (III)	rr Balance Sheel of Previous Accounting Year) ical Ratios centage of shares held by Govt. of India) Capital Adequacy Ratio (%) (Basel II)	73.80		13,28,910	13,1
17 Analytic (i) Perce (ii) (j) Perce (iii) Earn (j) Basic expense previou (iv) NPA (a) Gi (b) Ne (c) % (e) Re 8 Public SI Number Percent 19 Promote (a) Ple - Nun - Perce promote	ical Ralios centage of shares held by Govt. of India) Capital Adequacy Ralio (%) (Basel II)				
(i) Perce (ii) (a) (iii) Earn a) Basic expense previou b) Basic expense previou (iv) NPA (a) Gi (b) Ne (c) % (e) Re (e)	centage of shares held by Govt. of India) Capital Adequacy Ratio (%) (Basel II)				
(II) (a) (b) C (iii) Earm a) Basic expense previou b) Basic expense previou (iv) NPA (a) G (b) Ne (c) % (d) % (e) Re Number Percent 19 Promote (a) Pie - Num - Perce promote) Capital Adequacy Ratio (%) (Basel II)			70.00	
(b) C (iii) Earn a) Basic expense previou b) Basic expense previou (iv) NPA (a) Gi (b) Ne (c) % (d) % (e) Re 18 Public Si Number Percent 19 Promote (a) Ple - Num - Perc promote			73.80	73.80	
(iii) Earm a) Basic expense previou b) Basic expense previou (iv) NPA (a) Gi (b) Nc (c) % (d) % (e) Re 18 Public SI Number Percent 19 Promote (a) Ple - Purc promote	Capital Adequacy Ratio (%) (Basel III)	9.75	NA 10.11	NA 10.64	
a) Basic expense previou b) Basic expense previou c) Basic expense previou (iv) NPA (a) Gi (b) Nc (c) % (e) Re (e) Re (e) Re (a) Pieronties (a) Pieronties - Number - Percepromote	ning per share (EPS) - in rupees	9.75	10.11	10.61	
expense previou b) Basic expense previou (expense previou (iv) NPA (a) G (b) Ne (c) % (d) % (e) Re Number Percent (a) Ple - Num - Perce promote	sic and Diluted EPS before Extraordinary items (Net of tax				-
b) Basic expense previou (iv) NPA (a) Gi	se) for the period, for the year to date and for the us year (not annualized)	0.12	0.29	2.20	
expense previous (iv) NPA (a) Ga (b) Ne (c) % (d) % (e) Re	ic and Diluted EPS after Extraordinary items (Net of tax				
(iv) NPA (a) Gi (b) Ne (c) % (d) % (e) Re 18 Public Si Number Percenti 19 Promote (a) Ple - Num - Perc promote	se) for the period, for the year to date and for the	0.12	0.29	2.20	
(a) Gi (b) No (c) % (d) % (e) Re 18 Public Si Number Percent 19 Promote (a) Ple - Num - Perc promote	us year (not annualized)				
(b) No (c) % (d) % (e) Re 18 Public SI Number Percent 19 Promote (a) Ple - Num - Perc promote	A Ratios				
(c) % (d) % (e) Re 18 Public SI Number Percente 19 Promote (a) Ple - Num - Percepromote	Gross NPA	16,45,120	14,92,245	10,35,083	14,9
(d) % (e) Re 18 Public Si Number Percente 19 Promote (a) Ple - Num - Perc promote	Net NPA	10,64,043	9,81,333	6,64,362	9,8
(e) Re 18 Public S Number Percente 19 Promote (a) Ple - Num - Perc promote	6 of Gross NPA	9.40	8.33	5.84	
Number Percente 19 Promote (a) Ple - Num - Perc promote	of Net NPA	6.31	5.68	3.85	
Number Percente 19 Promote (a) Ple - Num - Perce promote	eturn on Assets (Annualized)	0.02	0.05	0.39	-
Percente 19 Promote (a) Ple - Num - Perce promote					
(a) Promote (a) Ple - Num - Perc promote		32,36,37,467	32,36,37,467	32,36,37,467	
(a) Ple - Num - Perc	stage of Share holding	26.20	26.20	26.20	2
- Nun - Perc promote	ters and Promoter Group Shareholding				
- Percipromote	edged/Encumbered mber of Shares.			-	
promote	centage of Shares (as a % of the total shareholding of				
	ter & promoter group)		Nil		
- Perce	entage of Shares (as a % of the total share capital of the			_	14,5 91,17,1
compar					
(b) No	on-encumbered				
	mber of Shares.	91,17,10,848	91,17,10,848	91,17,10,848	91,17,10
	entage of Shares (as a % of the total shareholding of	100.00	100.00	100.00	10
-	er & promoter group)	100.00	100.00	100.00	10
- Perce	entage of shares (as a % of the total share capifal of the iny)	73.80	73.80	73.80	7.
	1	Chin	- de	2 mind	\supset
PLACE :	1	10	<u></u>	(OTEESWARAN)	
	CHENNAI (PAMAN KIIMAR RAIA I)	ATIII AGARWAIN		SING DIRECTOR & CEG	
	CHENNAI (PAWAN KUMAR BAJAJ) 25.07.2015 EXACUTIVE DIRECTOR E)	(ATUL AGARWAL) (ECUTIVE DIRECTOR	MANAG		
अो	CHENNAI (PAWAN KUMAR BAJAJ) 25.07.2015 EXECUTIVE DIRECTOR EX		MANAG		

x *** *

FRN 000051N 56, Darya Ganj, New Delhi-2 Ne



PRN No. 000726S & Chemai-83 &

INDIAN OVERSEAS BANK CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002 UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE 2015 **NOTES** The above financial results are drawn in accordance with the accounting policies consistently followed by the Bank. ² The working results for the Quarter ended 30/06/2015 have been arrived at after considering provision for NPAs. Standard Assets, Unhedged Forex Exposures, Restructured Advances, Depreciation on Investments & Non-Performing Investments, as per RBI guidelines. Provision for taxes, Depreciation on Fixed Assets and other usual and necessary provisions have been estimated and apportioned on proportionate basis and are subject to adjustment, if any, at the year end. 3 In accordance with RBI circular DBOD.No.BP.BC.2/21.06.201/2013-14 dated 1st July, 2013, banks are required to make Pillar 3 disclosures under Basel III capital requirements with effect from 30th September, 2013. The disclosures are being made available on our website at the following link http://www.iob.in/investor_cell.aspx. 4 In accordance with RBI guidelines, the Bank has shifted the Securities from HTM to AFS category amounting to Rs.5423.40 crore during the quarter and the resultant depreciation of Rs.1.55 crore has been charged to revenue. 5 During the Quarter ended 30.06.2015, Tier II Bonds of Rs.150 crore issued on 08.01.2005 were redeemed on their due date i.e., 08.04.2015 6 Provision of Rs.212.96 crore (Rs.33 crore for previous quarter) has been made during the quarter towards balance in arrears for Wage Revision, which is effective from November 01, 2012. The aggregate liability provided as on 30.06.2015 is Rs.531.96 7 During the quarter, Non-performing Financial Asset of Rs. 179.48 crore (net of NPA provisions) was assigned to Asset Reconstruction Company for an aggregate consideration of Rs.221.18 crore.

8 The Tax expenses for the quarter is net off MAT credit entitlements. 9 The Provision Coverage Ratio of the Bank as on 30.06.2015 stood at 50.79%

10 The above financial results, have been reviewed by the Audit Committee of the Board and approved by the Board of Directors at their meeting held on 25th July 2015.

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

12 The position of Investors' Complaints for the period 01/04/2015 to 30/06/2015 is as under:

Pending complaints at the beginning of the Quarter

76

Complaints received during the Quarter Complaints redressed during the Quarter 75

Closing balance at the end of the Quarter

(since settled)

PLACE : CHENNAI Date : 25.07.2015 (PAWAN KUMAR B EXECUTIVE DIRECTOR

(ATUL AGARWAL) **EXECUTIVE DIRECTOR** (R KOTEESWARAN)

MANAGING DIRECTOR & CEO















INDIAN OVERSEAS BANK CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002 SEGMENT RESULTS FOR THE QUARTER ENDED 30TH JUNE 2015

				Rs in Lacs
Particulars	Quarter ended 30.06.2015 (Reviewed)	Quarter ended 31.03.2015 (Audited)	Quarter ended 30.06.2014 (Reviewed)	Year ended 31.3.2015 (Audited)
1) Segment Revenue		*		
a) Treasury Operations	1 84 681	1 86 454	1 23 886	6 26 073
b) Corporate / Wholesale Banking	2 94 845	2 88 363	2 88 688	11 75 380
c) Retail Banking	1 81 349	1 88 706	2 04 991	7 73 770
d) Other Banking Operations	6 280	6 847	5 161	26 637
e) Unallocated	56	33	5 744	5 833
Total	6 67 211	6 70 403	6 28 470	26 07 693
Less: Inter segment Revenue	0	0	0	(
Income from Operations	6 67 211	6 70 403	6 28 470	26 07 693
2) Segment Results after Provisions & Before Tax				
a) Treasury Operations	3 360	37 488	- 8 846	43 457
b) Corporate / Wholesale Banking	21 259	37 051	13 106	97 645
c) Retail Banking	25 508	39 330	53 981	1 63 342
d) Other Banking Operations	5 451	5 909	4 671	23 792
e) Unallocated	53	- 1 759	5 729	3 998
Operating Profit	55 631	1 18 018	68 641	3 32 234
Less: Provisions & Contingencies	66 357	98 623	29 927	3,36,092
Less: Income tax	- 12 202	30 845	11 542	56,575
Less: Exceptional items	0	-15,000	0	-15,000
Net Profit	1 476	3 550	27 172	- 45 433
3) Capital Employed : Segment Assets-Segment Liabilities		3333		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
a) Treasury Operations	5 67 304	5 19 071	5 52 610	5 19 071
b) Corporate / Wholesale Banking	6 08 556	6 23 822	7 74 643	6 23 822
c) Retail Banking	2 29 322	3 21 279	2 32 647	3 21 279
d) Other Banking Operations	45 696	9 330	28 727	9 330
e) Unallocated	1 12 075	90 600	52 939	90 600
Total	15 62 953	15 64 102	16 41 566	15 64 102
·				
GEOGRAPHIC SEGMENTS				
Revenue		*		
Domestic	6 43 213	6 45 687	6 00 400	25 04 458
Overseas	23 998	24 716	28 069	1 03 235
Total	6 67 211	6 70 403	6 28 469	26 07 693
Assets				
Domestic	267 47 433	265 30 931	253 06 056	265 30 931
Overseas	20 05 041	20 32 767	22 33 468	20 32 767
Total	287 52 474	285 63 698	275 39 524	285 63 698

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

Place: Chennai (FAWAN KUMAR BAJAJ) (ATUL AGARWAL) (R KOTEESWARAN)

Date: 25.07.2015 EXECUTIVE DIRECTOR EXECUTIVE DIRECTOR MANAGING DIRECTOR & CEO















INDIAN OVERSEAS BANK CENTRAL OFFICE CHENNAI

PRESS RELEASE

25.07.2015

FINANCIAL PERFORMANCE HIGHLIGHTS FOR THE QUARTER ENDED 30th June 2015

- 1. TOTAL BUSINESS: Total business grew from Rs.3,99,188 crore as on 30.06.2014 to Rs.4,07,026 crore as on 30^{th} June 2015 recording a growth of 1.96%.
- **2. DEPOSITS**: Total deposits grew from Rs.2,21,879 crore as on 30.06.2014 to Rs.2,32,064 as on 30^{th} June 2015 recording a year on year growth of 4.59 %.
- **3. ADVANCES**: Gross Advances stood at Rs.1,74,962 crore as on 30.06.2015.
- **4. OPERATING PROFIT:** Operating Profit for the three months period ended 30th June 2015 stood at Rs.556.31 crore.
- **5. NET PROFIT**: Net Profit for the three months period ended 30th June 2015 is Rs.14.76 crore.
- **6. TOTAL INCOME**: Total income for the quarter ended 30.06.2015 stood at Rs.6,672.11 crore as against Rs.6,284.69 crore for the corresponding quarter of last year, registering a growth of 6.16%.
- **7. INTEREST INCOME**: Interest income for the quarter ended 30.06.2015 stood at Rs.6,137.27 crore as against Rs.6,007.04 crore for the corresponding quarter of last year, registering a growth of 2.16 %.
- **8. INTEREST EXPENDED:** The interest expenses for the quarter ended 30.06.2015 stood at Rs.4,808.25 crore.
- **9. NON INTEREST INCOME**: Non-interest income (including profit on sale of investment of Rs.79.64 crore) for the quarter ended 30.06.2015 stood at Rs.534.84 crore.
- **10. NET INTEREST INCOME**: Net interest income stood at Rs.1,329.02 crore for Q1 of 2015-16.





11. NPA MANAGEMENT: Gross NPA as on 30.06.2015 stood at Rs. 16,451.20 crore as against Rs. 14,922.45 crore as on 31.03.2015 with Gross NPA ratio of 9.40% and 8.33% respectively.

Net NPA as on 30.06.2015 stood at Rs.10,640.43 crore as against Rs.9,813.33 crore as on 31.03.2015 with Net NPA ratio of 6.31% and 5.68% respectively.

12. PROVISION COVERAGE RATIO: Provision Coverage Ratio (PCR) stood at 50.79% as on 30.06.2015.

13. CAPITAL ADEQUACY RATIO (CRAR):

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	Basel III	
CET 1	6.33%	
Tier I	7.06%	
Tier II	2.69%	
Total	9.75%	

Total **Capital funds** of the Bank stood at Rs.19610.78 crore under Basel III as on 30.06.2015 as against Rs. 19644.23 crore as on 31.03.2015.

14. BUSINESS PER EMPLOYEE: Business per employee for the quarter ending 30.06.2015 stood at Rs.12.83 crore as against Rs.12.77 crore for the corresponding quarter of the previous year.

15. KEY FINANCIAL RATIOS:

15.1. NET INTEREST MARGIN: NIM stood at 1.92% during the quarter ending 30.06.2015 as against 1.87% for the quarter ended 31.03.2015.

15.2. CREDIT DEPOSIT RATIO: CD Ratio for Q1 of 2015-16 stood at 75.39 % as against 79.91 % for the corresponding quarter of the previous year.

15.3. CASA RATIO: CASA Ratio stood at 25.44% as on 30.06.2015 as against 24.50% as on 30.06.2014.

15.4. BOOK VALUE PER SHARE: Book value per share stood at Rs.100.90 as on 30.06.2015 as against Rs. 100.75 as on 31.03.2015.



VARDHAMAN & CO Chartered Accountants

Chartered Accountants

AV DEVEN & CO

Chartered Accountants

ASA & ASSOCIATES LLP

Chartered Accountants

AUDITORS' REVIEW REPORT

To

The Board of Directors Indian Overseas Bank Chennai

- 1. We have reviewed the accompanying statement of unaudited financial results of INDIAN OVERSEAS BANK for the period ended June 2015 except for the disclosures regarding 'Public Shareholding' and 'Promoter and Promoter Group Shareholding' which have been traced from disclosures made by the management and have not been reviewed by us. This statement is the responsibility of the Bank's management and has been approved by the Board of Directors. Our responsibility is to issue a report on these Financial Results based on our review.
- 2. We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, Review of Interim Financial Information issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
- 3. In the conduct of our Review, besides the 20 branches reviewed by us, we have relied on the review reports in respect of non performing assets received from concurrent auditors of 549 branches and other firm of auditors of 2 overseas branches specifically appointed for this purpose. These review reports cover 69.77 percent of the Advances portfolio of the Bank. Apart from these review reports, in the conduct of our review, we have also relied upon various returns received from the branches of the Bank.











4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For P R MEHRA & Co

Chartered Accountants FRN 000051N

Edwallota

(CA ASHOK MALHOTRA)

Partner M.No.082648 For DASS KHANNA & Co

Chartered Accountants FRN 000402N

(CA RAKESH SON)

Partner

M.No.083142

For VARDHAMAN & Co

Chartered Accountants

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Chartered Accountants FRN 009571N / N500006

S. Indanta (CA S SUNDAR RAJAN

Partner

M.No.211414

For A V DEVEN & Co

Chartered Accountants

FRN 000726

VASUDEVEN

Partner

M.No.023882

Place: Chennai

Date: 25.7.2015