

**INDIAN OVERSEAS BANK**  
**INCOME STATEMENT**  
**FOR THE PERIOD ENDED 31.12.2023**

In Rupees Millions	Bank		Group	
	Current Period From 01.04.2023 to 31.12.2023 in LKR	Previous Period From 01.04.2022 to 31.12.2022 in LKR	Current Period From 01.04.2023 to 31.12.2023 in INR	Previous Period From 01.04.2022 to 31.12.2022 in INR
Interest Income	2,432	1,539	174,208	142,079
Interest expenses	295	144	103,545	82,291
<b>Net Interest income</b>	<b>2,137</b>	<b>1,395</b>	<b>70,663</b>	<b>59,788</b>
Fee and Commission income	203	323	8,944	8,182
Fee and Commission expenses	-	-	-	-
<b>Net fee and Commission income</b>	<b>203</b>	<b>323</b>	<b>8,944</b>	<b>8,182</b>
Net gains/(losses) from trading	128	135	266	304
Net fair value gains/(losses) on :				
financial assets at fair value through profit or loss	-	-	-	-
financial liabilities at fair value through profit or loss	-	-	-	-
Net gains/(losses) on derecognition of financial assets :				
at fair value through profit or loss			-	-
at amortised cost	-	-	-	-
at fair value through other comprehensive income	-	-	-	-
Net other operating income	14	3	22,579	18,301
<b>Total operating income</b>	<b>2,482</b>	<b>1,856</b>	<b>102,452</b>	<b>86,575</b>
Impairment charges	43	27	25,836	25,981
<b>Net Operating income</b>	<b>2,439</b>	<b>1,829</b>	<b>76,616</b>	<b>60,594</b>
Personal expenses	58	54	36,231	30,008
Depreciation and amortization expenses	1	2	10,027	8,919
Other expenses	63	67	8,167	7,044
<b>Operating profit / (loss) before VAT &amp; NBT on financial services</b>	<b>2,316</b>	<b>1,706</b>	<b>22,191</b>	<b>14,623</b>
Value added tax (VAT) on financial services	416	279	-	-
National building tax (VAT) on financial services	-	-	-	-
<b>Operating profit / (loss) after VAT &amp; NBT on financial services</b>	<b>1,899</b>	<b>1,427</b>	<b>22,191</b>	<b>14,623</b>
Share of profits of associates and joint ventures	-	-	-	-
<b>Profit / (loss) before tax</b>	<b>1,899</b>	<b>1,427</b>	<b>22,191</b>	<b>14,623</b>
Income Tax expenses	637	352	3,716	136
<b>Profit / (loss) for the period</b>	<b>1,262</b>	<b>1,075</b>	<b>18,475</b>	<b>14,487</b>
<b>Profit attributable to :</b>				
Equity Holders of the parent	1,262	1,075	18,475	14,487
Non-controlling interests				
<b>Earnings per share on profit</b>				
Basic earnings per ordinary share				
Diluted earnings per ordinary share				

**INDIAN OVERSEAS BANK**  
**STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE PERIOD ENDED 31.12.2023**

In Rupees Millions	Bank		Group	
	Current Period From 01.04.2023 to 31.12.2023 in LKR	Previous Period From 01.04.2022 to 31.12.2022 in LKR	Current Period From 01.04.2023 to 31.12.2023 in INR	Previous Period From 01.04.2022 to 31.12.2022 in INR
<b>Profit (loss) for the period</b>	1,262	1,075	18,475	14,487
<b>Items that will be reclassified to income statement</b>				
Exchange differences on translation of foreign operations	-	-	-	-
Net gains/(losses) on cash flow hedges	-	-	-	-
Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Debt instruments at fair value through other comprehensive income	-	-	-	-
Others (specify)	-	-	-	-
Less : Tax expense relating to items that will be reclassified to income statement	-	-	-	-
<b>Items that will not be reclassified to income statement</b>				
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-
Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss	-	-	-	-
Re-measurement of post-employment benefit obligations	-	-	-	-
Changes in revaluation surplus	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Others - Foreign Exchange gain from FCBU	(105)	1,837		
Less: Tax expense relating to items that will not be reclassified to income statement	-	-	-	-
<b>Other comprehensive income for the period, net of taxes</b>	<b>(105)</b>	<b>1,837</b>	-	-
<b>Total comprehensive income for the period attributable to :</b>	<b>1,157</b>	<b>2,912</b>	<b>18,475</b>	<b>14,487</b>
Equity holders of the parent	1,157	2,912	18,475	14,487
Non-controlling interests	-	-	-	-

**INDIAN OVERSEAS BANK**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 31.12.2023**

In Rupees Millions	Bank		Group	
	Current Period As at 31.12.2023 in LKR	Previous Period As at 31.03.2023 in LKR (Audited)	Current Period As at 31.12.2023 in INR	Previous Period As at 31.03.2023 in INR (Audited)
<b>Assets</b>				
Cash and cash equivalents	812	1,259	140,222	173,147
Balances with central banks	60	1,694	2,193	1,796
Placements with banks	-	-	10,314	32,923
Derivative financial instruments	-	-	-	-
Financial assets recognized through profit or loss				
- measured at fair value	-	-	-	-
- designated at fair value	-	-	-	-
Financial assets at amortised cost				
- loans and advances	24,421	22,498	2,089,024	1,780,526
- debt and other instruments	8,826	5,954	817,091	553,303
Financial assets measured at fair value through other comprehensive income	2	2	162,835	386,605
Investments in subsidiaries	-	-	-	-
Investments in associates and joint ventures	-	-	-	-
Property, plant and equipment	248	249	37,616	37,100
Investment properties	-	-	-	-
Goodwill and intangible assets	-	-	-	-
Deffered tax assets	-	4	56,843	60,343
Other assets	295	190	124,986	111,715
<b>Total assets</b>	<b>34,664</b>	<b>31,850</b>	<b>3,441,124</b>	<b>3,137,458</b>
<b>Liabilities</b>				
Due to banks	-	4	2,481	34,890
Derivative financial instruments	-	-	-	-
Financial liabilities recognized through profit or loss				
- measured at fair value	-	-	-	-
- designated at fair value	-	-	-	-
Financial liabilities at amortised cost				
- due to depositors	14,774	13,546	2,780,252	2,603,042
- due to debt securities holders	-	-	-	-
- due to other borrowers	186	-	-	-
Debts securities issued	-	-	-	-
Retirement benefit obligations	8	8	29	28
Current tax liabilities	254	402	-	-
Deffered tax liabilities	18	-	5	4
Other provisions	392	161	-	-
Other liabilities	-	-	386,784	246,865
Due to subsidiaries	-	-	-	-
<b>Total liabilities</b>	<b>15,632</b>	<b>14,121</b>	<b>3,169,551</b>	<b>2,884,829</b>
<b>Equity</b>				
Stated capital / Assigned capital	2,288	2,289	189,024	189,024
Statutory reserve fund	603	603	40,867	40,867
OCI reserve	3,175	3,272	-	-
Retained earnings	12,542	11,137	-	-
Other reserves	424	428	41,682	22,738
<b>Total shareholders' equity</b>	<b>19,032</b>	<b>17,729</b>	<b>271,573</b>	<b>252,629</b>
Non-controlling interests	-	-	-	-
<b>Total equity</b>	<b>19,032</b>	<b>17,729</b>	<b>271,573</b>	<b>252,629</b>
<b>Total equity and liabilities</b>	<b>34,664</b>	<b>31,850</b>	<b>3,441,124</b>	<b>3,137,458</b>
<b>Contingent liabilities and commitments</b>	<b>7,493</b>	<b>8,293</b>	<b>1,994,464</b>	<b>1,961,314</b>
<b>Memorandum Information</b>				
Number of Employees	19	19	21,605	22,055
Number of Branches	1	1	3,230	3,220

Note: Amounts stated are net of impairment and depreciation.

**INDIAN OVERSEAS BANK**  
**STATEMENT OF CHANGES IN EQUITY**  
**FOR THE PERIOD ENDED 31.12.2023**

**Bank**

In Rupees Millions	LKR	Stated capital/Assigned capital			Reserves					Total	Non controlling interest	Total equity
		Ordinary voting shares	Ordinary non-voting shares	Assigned capital	Statutory Reserve fund	OCI reserve	Revaluation reserve	Retained earnings	Other reserves			
<b>Balance as at 01.04.2023 (Opening balance)</b>		-	-	2,289	603	3,272	84	11,137	344	17,729	-	17,729
<b>Total comprehensive income for the year</b>												
Profit/(loss) for the year (net of tax)		-	-	-	-	-	-	1,262	-	1,262	-	1,262
Other comprehensive income (net of tax)		-	-	-	-	(105)	-	-	-	(105)	-	(105)
<b>Total comprehensive income for the year</b>		-	-	2,289	603	3,167	84	12,399	344	18,887	-	18,887
<b>Transactions with equity holders, recognised directly in equity</b>												
Share issue/increase of assigned capital		-	-	-	-	-	-	-	-	-	-	-
Share options exercised		-	-	-	-	-	-	-	-	-	-	-
Bonus issue		-	-	-	-	-	-	-	-	-	-	-
Rights issue		-	-	-	-	-	-	-	-	-	-	-
Transfers to reserve during the period		-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holdres		-	-	-	-	-	-	-	-	-	-	-
Profit transferred to head office		-	-	-	-	-	-	-	-	-	-	-
Gain / (loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)		-	-	-	-	-	-	-	-	-	-	-
Others (Please specify)		-	-	-	-	-	-	145	-	145	-	145
<b>Total transactions with equity holders</b>		-	-	-	-	-	-	145	-	145	-	145
<b>Balance as at 31.12.2023 (Closing balance)</b>		-	-	2,289	603	3,167	84	12,544	344	19,032	-	19,032



**INDIAN OVERSEAS BANK  
STATEMENT OF CASH FLOWS  
FOR THE PERIOD ENDED 31.12.2023**

In Rupees Millions	Bank (in LKR)	
	Current Period 31.12.2023	Previous Period 31.03.2023 (Audited)
<b>Cash flows from operating activities</b>		
Interest receipts	2,432	2,323
Interest payments	(295)	(215)
Net commission receipts	203	377
Trading income	128	126
Payments to employees	(58)	(61)
VAT & NBT on financial services	(416)	(397)
Receipts from other operating activities	14	6
Payments on other operating activities	76	(147)
<b>Operating profit before change in operating assets &amp; liabilities</b>	<b>2,084</b>	<b>2,012</b>
<b>(Increase) / decrease in operating assets</b>		
Balances with Central Bank of Sri Lanka	1,634	
Financial assets at amortised cost – loans & advances	(1,923)	
Other assets (please specify)	(2,977)	(11,330)
<b>Increase / (decrease) in operating liabilities</b>		
Financial liabilities at amortised cost – due to depositors	1,228	-
Financial liabilities at amortised cost – due to debt securities holders		-
Financial liabilities at amortised cost – due to other borrowers	(4)	-
Other liabilities (please specify)	83	1,345
<b>Net cash generated from operating activities before income tax</b>	<b>125</b>	<b>(7,974)</b>
Income tax paid	(572)	(717)
<b>Net cash (used in) / from operating activities</b>	<b>(447)</b>	<b>(8,691)</b>
<b>Cash flows from investing activities</b>		
Purchase of property, plant & equipment	-	-
Proceeds from the sale of property, plant & equipment	(0)	(0)
Purchase of financial investments	-	1,695
Proceeds from the sale and maturity of financial investments	-	-
Net purchase of intangible assets	-	-
Net cash flow from acquisition of investment in subsidiaries, joint ventures and associates	-	-
Net cash flow from disposal of subsidiaries, associates and joint ventures	-	-
Dividends received from investment in subsidiaries & associates	-	2
Others (please specify)	-	-
<b>Net cash (used in) / from investing activities</b>	<b>(0)</b>	<b>1,697</b>
<b>Cash flows from financing activities</b>		
Net proceeds from the issue of ordinary share capital	-	-
Net proceeds from the issue of other equity instruments	-	-
Net proceeds from the issue of subordinated debt	-	-
Repayment of subordinated debt	-	-
Interest paid on subordinated debt	-	-
Dividend paid to non-controlling interest	-	-
Dividend paid to shareholders of the parent company	-	-
Dividend paid to holders of other equity instruments	-	-
Others (please specify)	-	(9)
<b>Net cash (used in) / from financing activities</b>	<b>-</b>	<b>(9)</b>
<b>Net increase/(decrease) in cash &amp; cash equivalents</b>	<b>(447)</b>	<b>(7,003)</b>
Cash & cash equivalents at the beginning of the period	1,259	7,538
Exchange difference in respect of cash & cash equivalent	-	723
<b>Cash &amp; cash equivalents at the end of the period</b>	<b>812</b>	<b>1,259</b>

**INDIAN OVERSEAS BANK**  
**SELECTED PERFORMANCE INDICATORS (BASED ON REGULATORY REPORTING)**  
**31.12.2023**

Financial Parameters	Bank		Group	
	31.12.2023	31.03.2023	31.12.2023	31.03.2023
	in LKR million	in LKR million (Audited)	in INR milion	in INR milion (Audited)
<b>Regulatory Capital Adequacy (LKR in Millions)</b>				
Common Equity Tier 1	18,905	17,644	194,947	167,361
Core (Tier 1) Capital	18,905	17,644	194,947	167,361
Total Capital Base	19,106	17,836	234,818	209,250
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital (%) (Minimum Requirement - 7.00%)	61.88%	62.21%	13.95%	12.88%
Tier 1 Capital Ratio (%) (Minimum Requirement - 8.50%)	61.88%	62.21%	13.95%	12.88%
Total Capital Ratio (%) (Minimum Requirement - 12.50%)	62.54%	62.89%	16.80%	16.10%
<b>Leverage Ratio (Minimum Requirement - 3%)</b>	50.10%	50.43%	5.47%	5.14%
<b>Regulatory Liquidity</b>				
Statutory Liquid Assets (LKR in Millions)	28,376	9,782	941,784	903,142
Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)				
Domestic Banking Unit	112.14%	43.06%	24.15%	25.10%
Off - shore Banking Unit	174.10%	35.06%		
Total Stock of High-Quality Liquid Assets (LKR in Millions)	8,814	6,114	626,405	692,693
Liquidity Coverage Ratio (%) (Minimum Requirement - 100%)				
Rupee (%)	8411%	4139%		
All Currency (%)	300.06%	266.24%	140.58%	171.16%
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	136%	131%	141.35%	143.21%
<b>Assets Quality (Quality of Loan Portfolio)</b>				
Gross Non-Performing Advances Ratio % (net of IIS)	0.84%	0.57%	3.90%	7.44%
Net-Non Performing Advances, % (net of IIS and provision)	0.17%	0.00%	0.62%	1.83%
<b>Profitability</b>				
Interest Margin %	8.64%	6.61%	3.12%	2.93%
Return on Assets (befor Tax) %	7.67%	6.19%	1.28%	0.76%
Return on Equity %	13.92%	11.12%	17.70%	15.55%
Impaired Loans (Stage 3) Ratio (%)	0.15%	0.00%	NA	NA
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	80.94%	100.00%	NA	NA

**Certification**

We, the undersigned, being the Chief Executive Officer and the Compliance Officer of Indian Overseas Bank certify jointly that:

(a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka.

☐

(b) The information contained in these statements have been extracted from the unaudited financial statement of the Bank.

**Shameer S**  
Country Head  
Date: 20.02.2024

**RJW N Chathurani**  
Compliance Officer  
Date: 20.02.2024

**INDIAN OVERSEAS BANK**  
**ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS**  
**AS AT 31.12.2023**

a. Bank - Current period				
In Rupees Millions	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	812	-	-	812
Balances with central banks	60	-	-	60
Placements with banks	-	-	-	-
Derivative financial instruments	-	-	-	-
Loans and advances	24,421	-	-	24,421
Debt instruments	8,826	-	-	8,826
Equity instruments	-	-	2	2
Others (specify)	-	-	-	-
<b>Total financial assets</b>	<b>34,119</b>	<b>-</b>	<b>2</b>	<b>34,121</b>

In Rupees Millions	AC	FVPL	Total
<b>LIABILITIES</b>			
Due to banks	-	-	-
Derivative financial instruments	-	-	-
Financial liabilities			
- due to depositors	14,774	-	14,774
- due to debt securities holders	-	-	-
- due to other borrowers	-	-	-
Debt securities issued	-	-	-
<b>Total financial liabilities</b>	<b>14,774</b>	<b>-</b>	<b>14,774</b>

AC - Financial assets/liabilities measured at amortised cost

FVPL - Financial assets/liabilities measured at fair value through profit or loss

FVOCI - Financial assets measured at fair value through other comprehensive income



**INDIAN OVERSEAS BANK**  
**ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS**

<b>b. Bank - Previous Period - 31.03.2023</b>				
<b>In Rupees Millions</b>	<b>AC</b>	<b>FVPL</b>	<b>FVOCI</b>	<b>Total</b>
<b>ASSETS</b>				
Cash and cash equivalents	1,259	-	-	1,259
Balances with central banks	1,694	-	-	1,694
Placements with banks	-	-	-	-
Derivative financial instruments	-	-	-	-
Loans and advances	22,498	-	-	22,498
Debt instruments	5,954	-	-	5,954
Equity instruments	-	-	2	2
Others (specify)	-	-	-	-
<b>Total financial assets</b>	<b>31,404</b>	<b>-</b>	<b>2</b>	<b>31,406</b>

<b>In Indian Rupees Millions</b>	<b>AC</b>	<b>FVPL</b>	<b>Total</b>
<b>LIABILITIES</b>			
Due to banks	4	-	4
Derivative financial instruments	-	-	-
Financial liabilities			
- due to depositors	13,546	-	13,546
- due to debt securities holders	-	-	-
- due to other borrowers	-	-	-
Debt securities issued	-	-	-
<b>Total financial liabilities</b>	<b>13,550</b>	<b>-</b>	<b>13,550</b>

AC - Financial assets/liabilities measured at amortised cost

FVPL - Financial assets/liabilities measured at fair value through profit or loss

FVOCI - Financial assets measured at fair value through other comprehensive income

**INDIAN OVERSEAS BANK**  
**ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS**  
**AS AT 31.12.2023**

c. Group - Current period				
In Indian Rupees Millions	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	140,222			140,222
Balances with central banks	2,193			2,193
Placements with banks	10,314			10,314
Derivative financial instruments				-
Loans and advances	2,089,024			2,089,024
Debt instruments	817,091			817,091
Equity instruments			162,835	162,835
Others (specify)				-
<b>Total financial assets</b>	<b>3,058,844</b>	<b>-</b>	<b>162,835</b>	<b>3,221,679</b>

In Indian Rupees Millions	AC	FVPL	Total
Due to banks	2,481		2,481
Derivative financial instruments			-
Financial liabilities			-
- due to depositors	2,780,252		2,780,252
- due to debt securities holders			-
- due to other borrowers			-
Debt securities issued			-
<b>Total financial liabilities</b>	<b>2,782,733</b>	<b>-</b>	<b>2,782,733</b>

AC - Financial assets/liabilities measured at amortised cost

FVPL - Financial assets/liabilities measured at fair value through profit or loss

FVOCI - Financial assets measured at fair value through other comprehensive income

**INDIAN OVERSEAS BANK**  
**ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS**

d. Group - Previous period - 31.03.2023				
In Indian Rupees Millions	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	173,147			173,147
Balances with central banks	1,796			1,796
Placements with banks	32,923			32,923
Derivative financial instruments				-
Loans and advances	1,780,526			1,780,526
Debt instruments	553,303			553,303
Equity instruments			386,605	386,605
Others (specify)				-
<b>Total financial assets</b>	<b>2,541,695</b>	<b>-</b>	<b>386,605</b>	<b>2,928,300</b>

In Indian Rupees Millions	AC	FVPL	Total
Due to banks	34,890		34,890
Derivative financial instruments			-
Financial liabilities			-
- due to depositors	2,603,042		2,603,042
- due to debt securities holders			-
- due to other borrowers			-
Debt securities issued			-
<b>Total financial liabilities</b>	<b>2,637,932</b>	<b>-</b>	<b>2,637,932</b>

AC - Financial assets/liabilities measured at amortised cost

FVPL - Financial assets/liabilities measured at fair value through profit or loss

FVOCI - Financial assets measured at fair value through other comprehensive income

**INDIAN OVERSEAS BANK**  
**ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND**  
**IMPAIRMENT**  
**AS AT 31.12.2023**

In Rupees Millions	Bank	
	Current Period as at 31.12.2023 In LKR	Previous Period as at 31.03.2023 In LKR
<b>Product-wise Gross loans &amp; advances</b>		
<b>By Product - Domestic Currency</b>		
Overdrafts	844	749
Term Loans	1,636	2,688
Lease Rentals Receivable	-	-
Credit Cards	-	-
Pawning	-	-
Other Loans (Demand /Staff/Bills/NPA)	34	133
<b>Sub Total</b>	<b>2,513</b>	<b>3,569</b>
<b>By Product - Foreign Currency</b>		
Overdrafts		
Term Loans	1,358	2,084
Guarantees		
Bonds		
Other Loans (Demand /Staff/Bills/NPA)	20,550	17,085
<b>Sub Total</b>	<b>21,908</b>	<b>19,169</b>
<b>Total</b>	<b>24,421</b>	<b>22,738</b>
<b>Product-wise commitments and contingencies</b>		
<b>By Product - Domestic Currency</b>		
Guarantees		
Bonds		
Undrawn credit lines	-	-
Letters of Credits		
Bills of Exchange		
Other Contigent Items		
<b>Sub Total</b>	<b>-</b>	<b>-</b>
<b>By Product - Foreign Currency</b>		
Guarantees		
Bonds		
Undrawn credit lines		
Letters of Credits	1,641	1,881
Bills of Exchange	-	-
Other Contigent Items		
<b>Sub Total</b>	<b>1,641</b>	<b>1,881</b>
<b>Total</b>	<b>1,641</b>	<b>1,881</b>

<b>Stage-wise impairment on loans &amp; advances, commitments and contingencies</b>		
<b>Gross loans &amp; advances, commitments and contingencies</b>		
Less : Accumulated impairment under stage 1	130	113
Accumulated impairment under stage 2	0	0
Accumulated impairment under stage 3	161	127
<b>Net value of loans &amp; advances, commitments and contingencies</b>	<b>25,771</b>	<b>24,378</b>
<b>Movement of impairment during the period</b>		
<b>Under Stage 1</b>	<b>113</b>	<b>69</b>
Charge/(Write back) to income statement	17	44
Write-off during the year		
Other movements	-	-
Closing balance as 31.12.2023	<b>130</b>	<b>113</b>
<b>Under Stage 2</b>	<b>-</b>	<b>-</b>
Charge/(Write back) to income statement	-	-
Write-off during the year	-	-
Other movements	-	-
Closing balance as 31.12.2023	<b>0</b>	<b>0</b>
<b>Under Stage 3</b>	<b>127</b>	<b>127</b>
Charge/(Write back) to income statement	34	-
Write-off during the year	-	-
Other movements	-	-
Closing balance 31.12.2023	<b>161</b>	<b>127</b>
<b>Total impairment</b>	<b>291</b>	<b>240</b>

**INDIAN OVERSEAS BANK  
ANALYSIS OF FINANCIAL DEPOSITS  
AS AT 31.12.2023**

In Rupees Millions	Bank	
	Current Period as at 31.12.2023	Previous Period as at 31.03.2023
<b>By Product - Domestic Currency</b>		
Demand Deposits (Current Accounts)	465	297
Savings Deposits	99	103
Fixed Deposits	1,763	1,359
Other (Dormant/Margin/Vostro)	26	24
<b>Sub Total</b>	<b>2,353</b>	<b>1,784</b>
<b>By Product - Foreign Currency</b>		
Demand Deposits (Current Accounts)	1,842	2,051
Savings Deposits	1,921	1,506
Fixed Deposits	8,653	8,097
Other (Dormant/Margin/Vostro)	5	5
<b>Sub Total</b>	<b>12,421</b>	<b>11,658</b>
<b>Total</b>	<b>14,774</b>	<b>13,442</b>