

INDIAN OVERSEAS BANK CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002 UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER 2013

No. Porticulars Sol-9-2013 Reviewed Reviewed Reviewed Reviewed Sol-2013	09.2012 viewed) ended 30.9.2013 30.9.2012 (Reviewed) 31.3. (Auc 5,10,401 11,07,147 10,13,017 20.13,017 3.86,815 8,52,185 7,77,723 11.09,244 2.41,167 2.12,696 7.224 13.795 15,480 7.718 0 7,118 78,770 7,118 0 7,118 0 7,118 41,101 1,11,543 78,770 5.51,502 12,18,690 10,91,787 2.85,572 8,50,17 2,03,805 1,70,836 56,240 1,37,394 1,12,443 28,777 66,411 58,393 47,07,99 10,34,148 9,26,406 11.46,290 10,07,200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	09.2012 viewed) (1) 3,86,815 1,09,244 7,224 7,118 41,101 5,51,502 3,85,782 85,017 56,240 28,777 4,70,799 80,703 55,158 0	3 30.0 (Rev 263 324 245 694 452 715 642 6631 5547 2084 273	30.06,2013 (Reviewed) 5,40,26 4,15,32 1,17,24 7,69 - 78,45; 6,18,71; 4,08,64; 1,04,63 70,54; 34,084	30.09.2013 (Reviewed) 5,66,884 4,36,861 1,23,923 6,100 33,091 5,99,975 4,21,702 99,173 66,848 32,325	Interest Earned (a) + (b) +(c)+ (d) (a) Interest/discount on advances/bills (b) Income on Investments (c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds (d) Others Other Income TOTAL INCOME (1+2) Interest Expended
Interest Earned (a) + (b) + (c)+ (c)	Viewed 30.9.2013 30.9.2012 (Auc IReviewed) 5.10.401 11.07.147 10.13.017 3.86.815 8.52.185 7.77.723 1.09.244 2.41.167 2.12.696 7.224 13.795 15.480 15.480 15.51.502 12.18.690 10.91.787 2.3.85.782 8.30.343 7.55.570 1.37.95 15.480 10.91.787 2.3.85.782 8.30.343 7.55.570 1.37.394 1.12.443 28.777 66.411 58.393 4.70.799 10.34.148 9.26.406 1.87.799 10.34.148 9.26.406 1.85.381 3.55.158 1.46.290 1.07.200 0.00 0.00 25.545 38.252 58.181 9.702 12.418 18.995 15.843 25.834 39.186 79.700 9.2410 79.700 9.98.940 10.88866 9.98.940 10.88866 9.98.940 10.88866 9.98.940 10.88866 9.98.940 10.25 10.25 10.26 1	7,10,401 3,86,815 1,09,244 7,224 7,118 41,101 5,51,502 3,85,782 85,017 56,240 28,777 4,70,799 80,703 55,158	(Rev 263 324 245 694 - 452 715 642 631 547 084 273	(Reviewed) 5,40,26 4,15,32 1,17,24 7,69 - 78,45; 6,18,71: 4,08,64; 1,04,63 70,54; 34,084	(Reviewed) 5,66,884 4,36,861 1,23,923 6,100 0 33,091 5,99,975 4,21,702 99,173 66,848 32,325	Interest Earned (a) + (b) +(c)+ (d) (a) Interest/discount on advances/bills (b) Income on Investments (c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds (d) Others Other Income TOTAL INCOME (1+2) Interest Expended
Interest Earned (o) + (b) + (c) + (d)		5,10,401 3,86,815 1,09,244 7,224 7,118 41,101 5,51,502 3,85,782 85,017 56,240 28,777 4,70,799 80,703 55,158	.263 .324 .245 .694 .452 .715 .642 .631 .547 .084	78,45; 6,18,71; 4,08,64; 1,04,63; 70,54; 34,08	4,36,861 1,23,923 3 6,100 0 33,091 5,99,975 4,21,702 99,173 66,848 32,325	(a) Interest/discount on advances/bills (b) Income on Investments (c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds (d) Others Other Income TOTAL INCOME (1+2) Interest Expended
(a) Interest/discount on ordvonces/bills	3,86,815 8,52,185 7,77,723 1,09,244 2,41,167 2,12,696 7,224 13,795 15,480 7,118 0 7,118 41,101 1,11,543 78,770 5,51,502 12,18,690 10,91,787 2 3,85,782 8,30,343 7,55,570 1 85,017 2,03,805 1,70,836 56,240 1,37,394 1,12,443 28,777 66,411 58,393 4,70,799 10,34,148 9,26,406 11 80,703 1,84,542 1,65,381 55,158 1,46,290 1,07,200 0 0 0 25,545 38,252 58,181 9,702 12,418 18,995 15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10	3,86,815 1,09,244 7,224 7,118 41,101 5,51,502 3,85,782 85,017 56,240 28,777 4,70,799 80,703 55,158 0		4,15,32 1,17,24 7,69 - 78,45: 6,18,71: 4,08,64: 1,04,63 70,54; 34,084	4,36,861 1,23,923 3 6,100 0 33,091 5,99,975 4,21,702 99,173 66,848 32,325	(a) Interest/discount on advances/bills (b) Income on Investments (c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds (d) Others Other Income TOTAL INCOME (1+2) Interest Expended
Discome on Investments 1,23,973	1,09,244	1,09,244 7,224 7,118 41,101 5,51,502 3,85,782 85,017 56,240 28,777 4,70,799 80,703 55,158 0	245 694 - 452 715 642 631 547 084 273	7,69 7,69 78,45; 6,18,71; 4,08,64; 1,04,63; 70,54; 34,084	1,23,923 6,100 0 33,091 5,99,975 4,21,702 99,173 66,848 32,325	(b) Income on Investments (c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds (d) Others Other Income TOTAL INCOME (1+2) Interest Expended
Columbration Bollonces with Reserve Bank of India and other Inter Bank Funds 15,469 15,469 15,469 15,469 15,469 15,469 15,469 15,469 15,469 15,469 15,469 15,469 16,	7,224 13,795 15,480 7,118 0 7,118 41,101 1,11,543 78,770 5,51,502 12,18,690 10,91,787 2 3,85,782 8,30,343 7,55,570 1 85,017 2,03,805 1,70,836 56,240 1,37,394 1,12,443 28,777 66,411 58,393 4,70,799 10,34,148 9,26,406 11 80,703 1,84,542 1,65,381 3 55,158 1,46,290 1,07,200 0 0 0 0 0 25,545 38,252 58,181 9,702 12,418 18,995 15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10 69,62 73,80 69,62 11,02 NA 11,02 12,07 NA 12,07 NA 10,66 NA	7,224 7,118 41,101 5,51,502 3,85,782 85,017 56,240 28,777 4,70,799 80,703 55,158 0	694 - 452 715 642 631 547 084	7,69 - 78,45: 6,18,71: 4,08,64: 1,04,63: 70,54; 34,084	3 6,100 0 33,091 5,99,975 4,21,702 99,173 66,848 32,325	(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds (d) Others Other Income TOTAL INCOME (1+2) Interest Expended
Comparing Content Part Rank Funds Conten	7,224 13,795 15,480 7,118 0 7,118 41,101 1,11,543 78,770 5,51,502 12,18,690 10,91,787 2 3,85,782 8,30,343 7,55,570 1 85,017 2,03,805 1,70,836 56,240 1,37,394 1,12,443 28,777 66,411 58,393 4,70,799 10,34,148 9,26,406 11 80,703 1,84,542 1,65,381 55,158 1,46,290 1,07,200 0 0 0 0 0 25,545 38,252 58,181 9,702 12,418 18,995 15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10 69,62 73,80 69,62 11,02 NA 11,02 12,07 NA 12,07	7,118 41,101 5,51,502 3,85,782 85,017 56,240 28,777 4,70,799 80,703 55,158	452 715 642 631 547 084	78,45; 6,18,71; 4,08,64; 1,04,63; 70,54; 34,084	33,091 5,99,975 4,21,702 99,173 66,848 32,325	other Inter Bank Funds (d) Others Other Income TOTAL INCOME (1+2) Interest Expended
Col. Others	41,101 1,11,543 78,770 5,51,502 12,18,690 10,91,787 2 3,85,782 8,30,343 7,55,570 1 85,017 2,03,805 1,70,836 5 56,240 1,37,394 1,12,443 1,2,443 28,777 66,411 58,393 4,70,799 10,34,148 9,26,406 1 80,703 1,84,542 1,65,381 3 3 3 55,158 1,46,290 1,07,200 3 0 15,843 25,834 39,186 79,700 9,98,940 10 0 0 0 0	41,101 5,51,502 3,85,782 85,017 56,240 28,777 4,70,799 80,703 55,158	452 715 642 631 547 084	78,45: 6,18,71: 4,08,64: 1,04,63 70,54: 34,084	33,091 5,99,975 4,21,702 99,173 66,848 32,325	(d) Others Other Income TOTAL INCOME (1+2) Interest Expended
Simple S	41,101 1,11,543 78,770 5,51,502 12,18,690 10,91,787 2 3,85,782 8,30,343 7,55,570 1 85,017 2,03,805 1,70,836 5 56,240 1,37,394 1,12,443 1,2,443 28,777 66,411 58,393 4,70,799 10,34,148 9,26,406 1 80,703 1,84,542 1,65,381 3 3 3 55,158 1,46,290 1,07,200 3 0 15,843 25,834 39,186 79,700 9,98,940 10 0 0 0 0	41,101 5,51,502 3,85,782 85,017 56,240 28,777 4,70,799 80,703 55,158	452 715 642 631 547 084	78,45: 6,18,71: 4,08,64: 1,04,63 70,54: 34,084	33,091 5,99,975 4,21,702 99,173 66,848 32,325	Other Income TOTAL INCOME (1+2) Interest Expended
A Interest Expended	5,51,502 12,18,690 10,91,787 2 3,85,782 8,30,343 7,55,570 1 85,017 2,03,805 1,70,836 56,240 1,37,394 1,12,443 28,777 66,411 58,393 4,70,799 10,34,148 9,26,406 80,703 1,84,542 1,65,381 55,158 1,46,290 1,07,200 0 0 0 25,545 38,252 58,181 9,702 12,418 18,995 15,843 25,834 39,186 0 0 0 15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10 69,62 73,80 69,62 11.02 11,02 NA 11.02 12,07 NA 12,07 NA 10,66 NA	5,51,502 3,85,782 85,017 56,240 28,777 4,70,799 80,703 55,158	715 642 631 547 084 273	6,18,713 4,08,643 1,04,63 70,544 34,084	5,99,975 4,21,702 99,173 66,848 32,325	TOTAL INCOME (1+2) Interest Expended
Martest Expended 4.21,702 4.08,462 3.55,781 3.30,343 7.55,570 7.00,365 7	3,85,782 8,30,343 7,55,570 1 85,017 2,03,805 1,70,836 56,240 1,37,394 1,12,443 28,777 66,411 58,393 4,70,799 10,34,148 9,26,406 1: 80,703 1,84,542 1,65,381 55,158 1,46,290 1,07,200 0 0 0 25,545 38,252 58,181 9,702 12,418 18,995 15,843 25,834 39,186 0 0 0 0 15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10	3,85,782 85,017 56,240 28,777 4,70,799 80,703 55,158	642 631 547 084 273	4,08,645 1,04,63 70,547 34,084	4,21,702 99,173 66,848 32,325	Interest Expended
	85,017 2,03,805 1,70,836 56,240 1,37,394 1,12,443 28,777 66,411 58,393 4,70,799 10,34,148 9,26,406 11 80,703 1,84,542 1,65,381 55,158 1,46,290 1,07,200 0 0 0 0 25,545 38,252 58,181 9,702 12,418 18,995 15,843 25,834 39,186 0 0 0 0 15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10 69,62 73,80 69,62 11,02 NA 11,02 12,07 NA 12,07 NA 10,66 NA	85,017 56,240 28,777 4,70,799 80,703 55,158	631 547 084 273	1,04,63 70,547 34,084	99,173 66,848 32,325	
(ii) Employees Cost 6.6848 70.547 5.220 1.37.299 1.12.45 (ii) Olher Operating expenses 32.325 34.084 28.777 65.611 58.373 (iii) Olher Operating expenses 5.20,875 5.13,273 4.70.779 10.34,146 72.46,460 (iii) Olher Charlos & Confinencies) 79.100 1.05.442 80.703 1.84,542 1.65.381 (iexcludina Proxisians & Confinencies) 79.100 1.05.442 80.703 1.84,542 1.65.381 (iexcludina Proxisians & Confinencies) 79.100 1.05.442 80.703 1.84,542 1.65.381 (iexcludina Proxisians & Confinencies) 79.100 1.05.442 80.703 1.84,542 1.65.381 (iexcludina Proxisians & Confinencies) 79.100 1.05.442 80.703 1.84,542 1.65.381 (iexcludina Proxisians & Confinencies) 79.100 1.05.442 80.703 1.84,542 1.65.381 (iexcludina Proxisians & Confinencies) 79.100 1.05.442 80.703 1.84,542 1.65.381 (iexcludina Proxisians & Confinencies) 79.100 79.100 70.00 0.	56,240 1,37,394 1,12,443 28,777 66,411 58,393 4,70,799 10,34,148 9,26,406 1 80,703 1,84,542 1,65,381 3 55,158 1,46,290 1,07,200 3 0 0 0 0 25,545 38,252 58,181 9,702 12,418 18,995 15,843 25,834 39,186 0 0 0 15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10 69,62 73.80 69,62 11,02 NA 11,02 12,07 NA 12,07 NA 10,66 NA	56,240 28,777 4,70,799 80,703 55,158 0	547 084 2 73	70,547 34,084	66,848 32,325	Operating Expenses (i) + ii)
iii) Other Operating expenses 32,325 34,094 28,777 64,641 38,979 (FORTAL EXPENDITURE (4+5) 5,20,875 5,13,273 4,70,779 10,34,146 7,26,466 (Fortal EXPENDITURE (4+5) 10,5442 80,703 1,84,542 1,45,381 DFERAINTS (FROFIT 10,5442 80,703 1,84,542 1,45,381 DFERAINTS (FROFIT Han tada) and Conlingencies 61,990 84,301 55,158 1,46,290 1,07,200 (FORTE (1+1) (FORT Han tada) and Conlingencies 61,990 84,301 55,158 1,46,290 1,07,200 (FORTE (1+1) (FORTE) (1+1) (FORTE	28,777 66,411 58,393 4,70,799 10,34,148 9,26,406 11 80,703 1,84,542 1,65,381 3 55,158 1,46,290 1,07,200 3 0 0 0 0 25,545 38,252 58,181 9,702 12,418 18,995 15,843 25,834 39,186 0 0 0 15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10 69,62 73.80 69,62 11.02 NA 11.02 12.07 NA 12.07 NA 10.66 NA	28,777 4,70,799 80,703 55,158	084 273	34,084	32,325	
10 10 10 10 10 10 10 10	4,70,799 10,34,148 9,26,406 11 80,703 1,84,542 1,65,381 3 55,158 1,46,290 1,07,200 3 0 0 0 0 25,545 38,252 58,181 9,702 12,418 18,995 15,843 25,834 39,186 0 0 0 15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10 69,62 73.80 69,62 11.02 NA 11.02 12.07 NA 12.07 NA 10.66 NA	4,70,799 80,703 55,158 0	273			(I) Employees Cost
	4,70,799 10,34,148 9,26,406 11 80,703 1,84,542 1,65,381 55,158 1,46,290 1,07,200 0 0 0 0 0 25,545 38,252 58,181 9,702 12,418 18,995 15,843 25,834 39,186 0 0 0 0 0 0 15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10 69,62 73,80 69,62 11,02 NA 11,02 12,07 NA 10,66 NA	80,703 55,158 0		5,13,273		
Provisions (chier than tax) and Contingencies	80,703	55,158 0	142		5,20,875	
	55,158 1,46,290 1,07,200 0 0 0 25,545 38,252 58,181 9,702 12,418 18,995 15,843 25,834 39,186 0 0 0 15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10 69,62 73.80 69,62 11.02 11.02 NA 11.02 12.07 NA 12.07 NA 10.66 NA	55,158 0	142			
Provisions (other than tox) and Conlingencies 61,990 84,301 55,158 1,46,290 1,07,200 1,07,200 1,07,200 1,07,200 1,07,000	0 0 0 0 0 25,545 38,252 58,181 9,702 12,418 18,995 15,843 25,834 39,186 0 0 0 0 0 15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10 69.62 73.80 69.62 11.02 NA 11.02 12.07 NA 10.66 NA	0		1,05,442	79,100	
9 Exceptional Items 0 0 0 0 0 0 0 0 0	0 0 0 0 0 25,545 38,252 58,181 9,702 12,418 18,995 15,843 25,834 39,186 0 0 0 0 0 15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10 69.62 73.80 69.62 11.02 NA 11.02 12.07 NA 10.66 NA	0	-		41.000	Provisions (other than tay) and Continuousias
10 Profil (+)/Loss(-) from Ordinary Activities before tax(7-8-9) 17,110 21,141 25,545 38,252 58,181 11 Iox expenses 3,855 8,562 9,702 12,418 18,995 12 Net Profil (+) / Loss(-) from Ordinary Activities after fax (10-11) 13,255 12,580 15,843 25,834 39,186 13 14,975 15,841 15,843 25,834 39,186 13,845 12,580 15,843 25,834 39,186 13,845 12,580 15,843 25,834 39,186 13,845 12,580 15,843 25,834 39,186 13,845 15,843 25,834 39,186 13,845 15,843 15,843 25,834 39,186 15,843 15,843 25,834 39,186 15,843	25,545 38,252 58,181 9,702 12,418 18,995 15,843 25,834 39,186 0 0 0 0 15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10 69,62 73,80 69,62 11,02 NA 11,02 12,07 NA 12,07 NA 10,66 NA	25 545	301	84,301	61,990	
11 Tax expenses 3,855 8,562 9,702 12,418 18,995 12, Net Profit (+) / Loss(-) from Ordinary Activities after tax (10- 13,255 12,580 15,843 25,834 39,186 13) 13,255 12,580 15,843 25,834 39,186 13,255 12,580 15,843 25,834 39,186 13,265 12,580 15,843 25,834 39,186 13,265 12,580 15,843 25,834 39,186 15,001 10,001	9,702 12,418 18,995 15,843 25,834 39,186 0 0 0 15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10 69,62 73,80 69,62 11.02 11,02 NA 11,02 12.07 NA 10,66 NA	25 5/5	0	0	0	
12 Net Profit (+) / Loss(-) from Ordinary Activities after tax (10 13,255 12,580 15,843 25,834 39,186 13,255 12,580 15,843 25,834 39,186 13,245 12,580 15,843 25,834 39,186 13,245 12,580 15,843 25,834 39,186 15,260 15	15,843 25,834 39,186 0 0 0 0 15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10 69.62 73.80 69.62 11.02 NA 11.02 12.07 NA 12.07 NA 10.66 NA	20,040	41	21,141	17,110	Profit (+)/Loss(-) from Ordinary Activities before fax(7-8-9)
12 Net Profit (+) / Loss(-) from Ordinary Activities after tax (10 13,255 12,580 15,843 25,834 39,186 13,255 12,580 15,843 25,834 39,186 13,255 12,580 15,843 25,834 39,186 15,200 16	15,843 25,834 39,186 0 0 0 0 15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10 69.62 73.80 69.62 11.02 NA 11.02 12.07 NA 12.07 NA 10.66 NA					
11 3 Extraordinary items (net of tax expense)	0 0 0 0 0 15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10 69,62 11,02 NA 11,02 12,07 NA 10,66 NA	9,702	62	8,562		
13 Extraordinary Items (net of tax expense)	15,843 25,834 37,186 79,700 92410 79,700 9.98,940 1088866 9,98,940 10 69,62 73.80 69,62 11.02 NA 11.02 12.07 NA 10.66 NA	15,843	80	12,580	13,255	
14 Net Profit (+) / Lass (-) for the period (12-13) 13,255 12,580 15,843 25,834 39,186 Roll of pequity shore capital (Face value of each share - 82,410 92,410 79,700 92410 79,700 Roll of period (12-13) 10,88,866 10,88,866 9,98,940 1088866 9,98,940 1088866 9,98,940 1088866 9,98,940 1088866 9,98,940 1088866 9,98,940 1088866 9,98,940 1088866 9,98,940 1088866 9,98,940 1088866 10,98,866	15,843 25,834 37,186 79,700 92410 79,700 9.98,940 1088866 9,98,940 10 69,62 73.80 69,62 11.02 NA 11.02 12.07 NA 10.66 NA					
14 Net Profit (+) / Loss (-) for the period (12-13) 13,255 12,880 15,843 25,834 39,186 15, 16 poid up equity share capital (Face value of each share - R. 1,0/-) 16 Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year) 17 Analytical Ratios 10,88,866 10,88,866 10,88,866 9,78,740 1088866 9,78,940 1088866 9,78,940 1088866 9,78,940 1088866 10,74,77,700 17 Analytical Ratios 10,97,700 17 Analytical Ratios 10,97,700 17 Analytical Ratios 10,97,700 17 Analytical Ratios 10,97,700 10,07,700	15,843 25,834 39,186 79,700 92410 79,700 9,98,940 1088866 9,98,940 10 69,62 73.80 69.62 11.02 11.02 NA 11.02 12.07 NA 10.66 NA	0	0	0	0	
15 Poid up equify shore capital (Face value of each share- Rs.10/- 92.410 92.410 79.700 92410 79.700	79,700 92410 79,700 9,98,940 1088866 9,98,940 10 69.62 73.80 69.62 11.02 NA 11.02 12.07 NA 12.07 NA 10.66 NA	15,843	80	12,580	13,255	
Reserves excluding Revaluation Reserves (as per balance is Reserves excluding Revaluation Reserves (as per balance is Reserves excluding Revaluation Reserves (as per balance is sheet of previous accounting year) 74 Analytical Ratios	9,98,940 1088866 9,98,940 10 69.62 73.80 69.62 11.02 NA 11.02 12.07 NA 12.07 NA 10.66 NA		10	92,410	92,410	
Sheet of previous accounting year 7 Analytical Ratios	69.62 73.80 69.62 11.02 NA 11.02 12.07 NA 12.07 NA 10.66 NA					₹5.10/-)
Sheet of previous accounting year	69.62 73.80 69.62 11.02 NA 11.02 12.07 NA 12.07 NA 10.66 NA	9.98.940	66	10.88.866	10,88,866	Reserves excluding Revaluation Reserves (as per balance
(ii) Percentage of shares held by Govt. of India 73.80 73.80 69.62 73.80 69.62 (iii) (a) Capital Adequacy Ratio (%) [Basel I] NA NA NA 11.02 NA 11.02 (b) Capital Adequacy Ratio (%) [Basel III) NA 11.28 12.07 NA 12.07 (c) Capital Adequacy Ratio (%) [Basel III) 10.66 10.93 NA 10.66 NA 12.07 (iii) Earning Per Share (EFS) – in Rupees 10 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) 1.43 1.36 1.99 2.80 4.92 (iv) NPA Ratios 1.44 1.45 1.45 1.45 1.45 1.45 1.45 1.45	11.02 NA 11.02 12.07 NA 12.07 NA 10.66 NA	1,7 0,7 10				heet of previous accounting year)
(ii) (a) Capital Adequacy Ratio (%) Basel I)	11.02 NA 11.02 12.07 NA 12.07 NA 10.66 NA					analytical Ratios
(ii) (a) Capital Adequacy Ratio (%) (Basel I) (b) Capital Adequacy Ratio (%) (Basel II) (c) Capital Adequacy Ratio (%) (Basel II) (d) NA 11.28 12.07 NA 12.07 12.00 12.01 12.42 12.42 12.42 12.46	11.02 NA 11.02 12.07 NA 12.07 NA 10.66 NA	40 42	RO	73.80	73.80	Percentage of shares held by Goyt, of India
(b) Capital Adequacy Ratio (%) (Basel III)	12.07 NA 12.07 NA 10.66 NA					
(c) Capital Adequacy Ratio (%) (Basel III) 10.66 10.93 NA 10.66 NA (III) Earning Per Share (EPS) - in Rupees of 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) b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualized) (Ifv) NPA Ratios a) (Ifv) NPA Rat	NA 10.66 NA					
(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) b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualized) 1.43			_			
Columber of tax expense) for the period, for the year to date and for the previous year (not annualized) 1.43 1.36 1.99 2.80 4.92 4.92	1.99 2.80 4.92	INA	3	10.73	10.00	
1.43 1.36 1.99 2.80 4.92	1.99 2.80 4.92					
for the previous year (not annualized) b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualized) (iv) NPA Ratios a) Gross NPA B,20,156 A,87,494 A,87,494 A,58,040 B,20,156 B,20	1.99 2.80 4.92				, ,,	
Digital Basic and diluted EPS affer Extraordinary items for the period, for the year to date and for the previous year (not annualized) 1.43		1.99	56	1.36	1.43	
Deriod, for the year to date and for the previous year (not annualized) 1.43 1.36 1.99 2.80 4.92						
Common content of the company Co						
(iv) NPA Ratios a) Gross NPA B,20,156 C,43,169 C,743,169 C,74	1.99 2.80 4.92	1.99	6	1.36	1.43	
a) Gross NPA B,20,156 7,43,169 5,92,960 8,20,156 5,92,960 b) Net NPA 4,87,494 4,58,040 3,37,799 4,87,494 3,37,799 c) % of Gross NPA 4,65 4,45 3,87 4,65 3,87 4,65 3,87 4,65 3,87 d) % of Net NPA 2,83 2,81 2,25 2,83 2,25 e) Return on assets (Annualised) (%) Public Shareholding -No. of Shares - Percentage of share holding Promoters and Promoter Group Shareholding (a) Pledged/Encumbered - Number of Shares - Percentage of Shares (as a % of the total shareholding of promoter & promoter group) Nil Nil Nil Nil Nil Nil Nil Ni						
b) Net NPA						
b) Net NPA	5,92,960 8,20,156 5,92,960 6,6	5,92,960	9 5,	7,43,169	8,20,156	a) Gross NPA
C) % of Gross NPA d) % of Net NPA 2.83 2.81 2.25 2.83 2.25 e) Return on assets (Annualised) (%) Public Shareholding - No. of Shares - Percentage of Shares (as a % of the total share capital of the company) (b) Non-encumbered - Number of Shares - Return on assets (Annualised) (%) 8.87 4.65 3.87 4.65 4.21 3.7 467 24 21 37 467 24 21					4,87,494	b) Net NPA
d) % of Net NPA 2.83 2.81 2.25 2.83 2.25 2.2						c) % of Gross NPA
e) Return on assets (Annualised) (%) Public Shareholding - No. of Shares - Percentage of share holding (a) Pledged/Encumbered - Number of Shares - Percentage of Shares (as a % of the total shareholding of the company) (b) Non-encumbered - Number of Shares - Return on assets (Annualised) (%) 0.20 0.19 0.27 0.20 0.34 24 21 37 467 24						d) % of Net NPA
Public Shareholding						
- No. of Shares	0.27 0.20 0.34	0.27	41	0.17	0.20	
- Percentage of share holding Promoters and Promoter Group Shareholding (a) Pledged/Encumbered - Number of Shares - Percentage of Shares (as a % of the total shareholding of promoter & promoter group) - Percentage of Shares (as a % of the total share capital of the company) (b) Non-encumbered - Number of Shares - Percentage of Shares (as a % of the total share capital of the company) - Percentage of Shares (as a % of the total share capital of the company) (b) Non-encumbered - Number of Shares - Percentage of Shares (as a % of the total shareholding)	27.47 040107.47 040107.47	27,112	1 04010	24 21 27 4/7	24 21 27 4/7	
Promoters and Promoter Group Shareholding (a) Pledged/Encumbered - Number of Shares - Percentage of Shares (as a % of the total shareholding of promoter & promoter group) Nil	00.00					
(a) Pledged/Encumbered - Number of Shares - Percentage of Shares (as a % of the total shareholding of promoter & promoter group) - Percentage of Shares (as a % of the total share capital of the company) (b) Non-encumbered - Number of Shares - Percentage of Shares (as a % of the total share capital of the company) - Percentage of Shares - Percentage of Shares (as a % of the total shareholding) - Percentage of Shares (as a % of the total shareholding)	30.38 26.20 30.38	30.38)	26.20	26.20	
- Number of Shares - Percentage of Shares (as a % of the total shareholding of promoter & promoter group) - Percentage of Shares (as a % of the total share capital of the company) (b) Non-encumbered - Number of Shares - Percentage of Shares (as a % of the total share bolding) - Respectively - Number of Shares - Percentage of Shares (as a % of the total shareholding) - Respectively - Number of Shares - Percentage of Shares (as a % of the total shareholding) - Respectively - Respectively - Number of Shares - Respectively - Res	•		<u> </u>			
- Percentage of Shares (as a % of the total shareholding of promoter & promoter group) - Percentage of Shares (as a % of the total share capital of the company) (b) Non-encumbered - Number of Shares - Percentage of Shares (as a % of the total share capital of the company) - Percentage of Shares - Percentage of Shares (as a % of the total shareholding) - Percentage of Shares (as a % of the total shareholding)					-	
of promoter & promoter group) - Percentage of Shares (as a % of the total share capital of the company) (b) Non-encumbered - Number of Shares - Percentage of Shares (as a % of the total share holding) Nil				1		
- Percentage of Shares (as a % of the total share capital of the company) (b) Non-encumbered - Number of Shares 68 19 57 833 68 19 57 833 55 48 60 731 68 19 57 833 55 48 60 731 68 19 57 833 68 19 57 835 68 19 5						
- Percentage of Shares (as a % of the total share capital of the company) (b) Non-encumbered - Number of Shares - Percentage of Shares (as a % of the total shareholding) - Recentage of Shares (as a % of the total shareholding) - Percentage of Shares (as a % of the total shareholding)	Nil Nil Nil	1	Nil	Nil	Nil	
(b) Non-encumbered - Number of Shares - Percentage of Shares (as a % of the total shareholding) - Respectively. The shareholding (as a % of the total shareholding) - Percentage of Shares (as a % of the total shareholding)					1.	
- Number of Shares 68 19 57 833 68 19 57 833 55 48 60 731 68 19 57 833 55 48 60 731 68 19 57 833 68 19 57 835 68 19 57 800 68 19 57 800 68 19 57 800 68 19 57 800 68 19 57 800 68 19 57 800 68 19 57 800 68 19 57 800 68 19 57 800						the company)
- Number of Shares 68 19 57 833 68 19 57 833 55 48 60 731 68 19 57 833 55 48 60 731 68 19 57 833 68 19 57 836 68 19 57 837 68 19 57 838 68 19 57 88 19 57 838 68 19 57 88 19 57 88 19 57 88 19 57 88 19 57 88 19 57 88 19 57 88 19 57 88 19 57 88 19 57 88 19 57 88 19 57 88 19 57 88 19 57 88 19 57 88 19 57 88						Non-encumbered
- Percentage of Shares (as a % of the total shareholding	50 731 68 19 57 833 55 48 60 731 68 19 57	10 701 10 10	55 48 40	68 19 57 833	68 19 57 833	
1 0000	50 17 07	50 731 68 19				
of promoter & promoter group) 100.00 100.00 100.00 100.00	100.00 100.00 10	68 19	1	100.00	100.00	
- Percentage of stages (as a % of the total stage capital						
of the company 73.80 69.62 73.80 69.62	69.62 73.80 69.62 7				and the second	c.cc, age of shores to a 4 or the fold shale cubildi







Chartered Acquaintants CAN 004371S

Chateral Accomitants (RN 008575S)

FRN 000051N 56, Darya Garli, New Delhi-2 FRN 000402N EURHIANA EREN ACCOUNT

Capital & Liabilities As at 30.09.2013 (1.09.2013)	NOTES:		
Capital 30.09.2013 30.09.2013 (reviewed) freviewed frevi	SUMMARISED BALANCE SHEET		₹ in lac
Capital (reviewed) (72,410) 79, Reserves and Surplus 12,78,517 11,531 Deposits 2,12,70,547 1,89,111,532 Deposits 2,12,70,547 1,89,111,532 Other Liabilities & Provisions 2,25,725 21,63, Other Liabilities & Provisions 7,91,532 5,23, Assets Cash & Balances with RBI 8,81,219 8,73,3 Assets Cash & Balances with RBI 8,81,219 8,73,3 Investments 6,781,538 5,982, Advances 1,71,26,395 1,5001,6 Investments 7,91,538 5,982, Advances 1,71,26,395 1,5001,6 Investments 7,81,538 5,982, Advances 1,71,26,395 1,5001,6 Investments 7,86,668 5,37,7 Intel above financial results are drawn in accordance with the accounting policies consistently followed by the Bank. In the above financial results are drawn in accordance with the accounting policies consistently followed by the Bank. In the above financial results are drawn in accordance with the accounting policies consistently followed by the Bank. In the above financial results are drawn in accordance with the accounting policies consistently followed by the Bank. In the above financial results are drawn in accordance with the accounting policies consistently followed by the Bank. In the above financial results are drawn in accordance with the accounting policies consistently followed by the Bank. In accordance with the RBI circular no. DROD, BP, BC, 80/21,04,018/2010-11 dated 09,02,2011, an amount of Rs, 12,33 crore has been charged to Profit & Loss Account for the quarter (Rs, 24,66 crore for the Half Year) towards the additional Gratuity fund requirement of Ryears from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as an 30/09/2013 is Rs, 73, 97 crore for the manufacture for the source for the source for the Half Year) towards an additional Gratuity fund requirement of Ryears from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as an 30/09/2013 is Rs, 73, 97 crore	Capital & Liabilities	As at	As at
Reserves and Surplus Deposits Depo		0.000	30.09.2012
Reserves and Surplus Deposits Depo	Capital		(reviewed)
Deposits 2,12,70,547 1,87,11,			
Other Liabilities & Provisions Total Cash & Balances with RBI Balances with Banks & Money at call and Short Notice Investments Advances Investments Investments Advances Investments Investments Investments Advances Investments Inve			
Cother Liabilities & Provisions 7.91,532 5.23. Total 2,62,58,731 2,28,31,4 Assets 2,62,58,731 2,28,31,4 Cash & Balances with RBI 8,81,219 8,73.3 Balances with Banks & Money at call and Short Notice 2.90,118 2.55.5 Investments 67,81,538 59,82,4 Advances 1,71,26,395 1,50,01,6 Fixed Assets 1,72,793 1,81,5 Other Assets 9,86,668 5,37,0 Total 2,62,58,731 2,28,31,6 The above financial results are drawn in accordance with the accounting policies consistently followed by the Bank. 2 The working results for the Quarter/Half year ended 30/09/2013 have been arrived at after considering provision for NPAs, Standard Assets, Restructured Advances, Depreciation on Investments & Non - Performing investments, as per RBI guidelines. Provision for taxe Depreciation on Fixed Assets and other usual and necessary provisions have been estimated and apportioned on proportionate baland are subject to adjustment, if any, at the year end. 3 In accordance with the RBI circular no. DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, an amount of Rs.12.33 crore has been charged to Profit & Loss Account for the quarter (Rs.24.66 crore for the Half Year) towards the additional Gratuity fund requirement of Rs.246.56 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being amortized over a period of fix years from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as on 30/09/2013 is Rs.73.97 crore	Borrowings		
Assets Cash & Balances with RBI Balances with Banks & Money at call and Short Notice Cash & Balances with Banks & Money at call and Short Notice 2,90,118 2,55,5 Investments 67,81,538 59,82,4 Advances 1,71,26,395 1,50,01,6 Fixed Assets 0,86,668 5,37,0 Total 7,86,668 5,37,0 Total 7,86,668 7,81,538 7,86,668 7,81,680 7,86,668 7,81,638 7,86,668 7,81,638 7,86,668 7,81,638 7,86,668 7,81,638 7,86,668 7,81,638 7,86,668 7,81,638 7,86,668 7,81,638 7,86,668 7,81,638 7,86,668 7,81,638 7,86,668 7,81,638 7,86,668 7,81,638 7,86,668 7,81,638 7,86,668 7,81,638 7,86,668 7,81,68 7,86,668 7,81,680 7,86,668 7,81,680 7,86,668 7,81,680 7,86,668 7,81,680 7,86,668 7,81,680 7,86,668 7,81,680 7,86,668 7,81,680 7,80,	Other Liabilities & Provisions		
Cash & Balances with RBI Balances with Banks & Money at call and Short Notice 1.79,0,118 2.55,5 Investments 2.90,118 2.55,5 Investments 67,81,538 59,82,4 Advances 1.71,26,395 1.50,01,6 Fixed Assets 0,192,793 1.81,9 Other Assets 7,86,668 5,37,0 Total 2,62,58,731 2,28,31,6 The above financial results are drawn in accordance with the accounting policies consistently followed by the Bank. The working results for the Quarter/Half year ended 30/09/2013 have been arrived at after considering provision for NPAs, Standa Assets, Restructured Advances, Depreciation on Investments & Non - Performing investments, as per RBI guidelines. Provision for taxe Depreciation on Fixed Assets and other usual and necessary provisions have been estimated and apportioned on proportionate barand are subject to adjustment, if any, at the year end. In accordance with the RBI circular no. DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, an amount of Rs.12.33 crore has been charged to Profit & Loss Account for the quarter (Rs.24.66 crore for the Half Year) towards the additional Gratuity fund requirement of Rs.246.56 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being amortized over a period of fix years from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as on 30/09/2013 is Rs.73.97 crore	1374		
Balances with Banks & Money at call and Short Notice 2.90,118 2.55.2 Investments Advances Fixed Assets Other Assets Other Assets Total The above financial results are drawn in accordance with the accounting policies consistently followed by the Bank. The working results for the Quarter/Half year ended 30/09/2013 have been arrived at after considering provision for NPAs, Standar Assets, Restructured Advances, Depreciation on Investments & Non - Performing investments, as per RBI guidelines. Provision for taxe Depreciation on Fixed Assets and other usual and necessary provisions have been estimated and apportioned on proportionate barriand are subject to adjustment, if any, at the year end. In accordance with the RBI circular no. DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, an amount of Rs.12.33 crore has been charged to Profit & Loss Account for the quarter (Rs.24.66 crore for the Half Year) towards the additional Gratuity fund requirement of Rs.12.36 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being amortized over a period of fix years from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as on 30/09/2013 is Rs.73.97 crore		2,02,00,701	2,20,31,04
Balances with Banks & Money at call and Short Notice Investments Advances Fixed Assets Other Assets Other Assets Total The above financial results are drawn in accordance with the accounting policies consistently followed by the Bank. The working results for the Quarter/Half year ended 30/09/2013 have been arrived at after considering provision for NPAs, Standar Assets, Restructured Advances, Depreciation on Investments & Non - Performing investments, as per RBI guidelines. Provision for taxe Depreciation on Fixed Assets and other usual and necessary provisions have been estimated and apportioned on proportionate bar and are subject to adjustment, if any, at the year end. In accordance with the RBI circular no. DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, an amount of Rs.12.33 crore has been charged to Profit & Loss Account for the quarter (Rs.24.66 crore for the Half Year) towards the additional Gratuity fund requirement of Rs.24.65 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being amortized over a period of fix years from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as on 30/09/2013 is Rs.73.97 crore		8.81.219	8,73,36
Advances 1,71,26,395 1,50,01,6 Fixed Assets 1,92,793 1,81,5 Other Assets 1,92,793 1,81,5 Other Assets 1,92,793 1,81,5 Total 2,62,58,731 2,28,31,6 The above financial results are drawn in accordance with the accounting policies consistently followed by the Bank. The working results for the Quarter/Half year ended 30/09/2013 have been arrived at after considering provision for NPAs, Standar Assets, Restructured Advances, Depreciation on Investments & Non - Performing investments, as per RBI guidelines. Provision for taxe Depreciation on Fixed Assets and other usual and necessary provisions have been estimated and apportioned on proportionate based and are subject to adjustment, if any, at the year end. In accordance with the RBI circular no. DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, an amount of Rs.12.33 crore has been charged to Profit & Loss Account for the quarter (Rs.24.66 crore for the Half Year) towards the additional Gratuity fund requirement of R 246.56 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being amortized over a period of five years from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as on 30/09/2013 is Rs 73.97 crore	Balances with Banks & Money at call and Short Notice		2,55,31
Fixed Assets Other Assets Total The above financial results are drawn in accordance with the accounting policies consistently followed by the Bank. The working results for the Quarter/Half year ended 30/09/2013 have been arrived at after considering provision for NPAs, Standar Assets, Restructured Advances, Depreciation on Investments & Non - Performing investments, as per RBI guidelines. Provision for taxe Depreciation on Fixed Assets and other usual and necessary provisions have been estimated and apportioned on proportionate based are subject to adjustment, if any, at the year end. In accordance with the RBI circular no. DBOD.8P.BC.80/21.04.018/2010-11 dated 09.02.2011, an amount of Rs.12.33 crore has been charged to Profit & Loss Account for the quarter (Rs.24.66 crore for the Half Year) towards the additional Gratuity fund requirement of Rs.24.55 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being amortized over a period of five years from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as on 30/09/2013 is Rs.73.97 crore		67,81,538	59,82,400
Other Assets Total The above financial results are drawn in accordance with the accounting policies consistently followed by the Bank. The working results for the Quarter/Half year ended 30/09/2013 have been arrived at after considering provision for NPAs, Standad Assets, Restructured Advances, Depreciation on Investments & Non - Performing investments, as per RBI guidelines. Provision for taxed Depreciation on Fixed Assets and other usual and necessary provisions have been estimated and apportioned on proportionate based are subject to adjustment, if any, at the year end. In accordance with the RBI circular no. DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, an amount of Rs.12.33 crore has been charged to Profit & Loss Account for the quarter (Rs.24.66 crore for the Half Year) towards the additional Gratuity fund requirement of Rs.24.56 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being amortized over a period of five years from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as on 30/09/2013 is Rs.73.97 crore		1,71,26,395	1,50,01,629
Total Total 7,08,000 7,			1,81,92
The above financial results are drawn in accordance with the accounting policies consistently followed by the Bank. The working results for the Quarter/Half year ended 30/09/2013 have been arrived at after considering provision for NPAs, Standar Assets, Restructured Advances, Depreciation on Investments & Non - Performing investments, as per RBI guidelines. Provision for taxe Depreciation on Fixed Assets and other usual and necessary provisions have been estimated and apportioned on proportionate based are subject to adjustment, if any, at the year end. In accordance with the RBI circular no. DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, an amount of Rs.12.33 crore has been charged to Profit & Loss Account for the quarter (Rs.24.66 crore for the Half Year) towards the additional Gratuity fund requirement of Rs.246.56 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being amortized over a period of five years from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as on 30/09/2013 is Rs.73.97 crore			5,37,02
The working results for the Quarter/Half year ended 30/09/2013 have been arrived at after considering provision for NPAs, Standa Assets, Restructured Advances, Depreciation on Investments & Non - Performing investments, as per RBI guidelines. Provision for taxe Depreciation on Fixed Assets and other usual and necessary provisions have been estimated and apportioned on proportionate ba and are subject to adjustment, if any, at the year end. In accordance with the RBI circular no. DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, an amount of Rs.12.33 crore has been charged to Profit & Loss Account for the quarter (Rs.24.66 crore for the Half Year) towards the additional Gratuity fund requirement of Rs.246.56 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being amortized over a period of fix years from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as on 30/09/2013 is Rs.73.97 crore	Total	2,62,58,731	2,28,31,644
The working results for the Quarter/Half year ended 30/09/2013 have been arrived at after considering provision for NPAs, Standa Assets, Restructured Advances, Depreciation on Investments & Non - Performing investments, as per RBI guidelines. Provision for taxe Depreciation on Fixed Assets and other usual and necessary provisions have been estimated and apportioned on proportionate ba and are subject to adjustment, if any, at the year end. In accordance with the RBI circular no. DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, an amount of Rs.12.33 crore has been charged to Profit & Loss Account for the quarter (Rs.24.66 crore for the Half Year) towards the additional Gratuity fund requirement of Rs.246.56 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being amortized over a period of fix years from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as on 30/09/2013 is Rs.73.97 crore	The above financial results are drawn in accordance with the accounting policies consistently followed	ov the Bank.	
Assets, Restructured Advances, Depreciation on Investments & Non - Performing investments, as per RBI guidelines. Provision for taxe Depreciation on Fixed Assets and other usual and necessary provisions have been estimated and apportioned on proportionate ba and are subject to adjustment, if any, at the year end. In accordance with the RBI circular no. DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, an amount of Rs.12.33 crore has been charged to Profit & Loss Account for the quarter (Rs.24.66 crore for the Half Year) towards the additional Gratuity fund requirement of Rs.246.56 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being amortized over a period of five years from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as on 30/09/2013 is Rs.73.97 crore	2 The working results for the Quarter/Half year ended 30/09/2013 have been arrived at after considering	a provision for N	PAs Standard
Depreciation on Fixed Assets and other usual and necessary provisions have been estimated and apportioned on proportionate ba and are subject to adjustment, if any, at the year end. In accordance with the RBI circular no. DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, an amount of Rs.12.33 crore has been charged to Profit & Loss Account for the quarter (Rs.24.66 crore for the Half Year) towards the additional Gratuity fund requirement of Rs.246.56 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being amortized over a period of five years from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as on 30/09/2013 is Rs.73.97 crore	Assets, Restructured Advances, Depreciation on Investments & Non - Performing investments as per RR	quidelines Provis	ion for taxes
and are subject to adjustment, if any, at the year end. In accordance with the RBI circular no. DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, an amount of Rs.12.33 crore has been charged to Profit & Loss Account for the quarter (Rs.24.66 crore for the Half Year) towards the additional Gratuity fund requirement of Rs.246.56 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being amortized over a period of fix years from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as on 30/09/2013 is Rs.73.97 crore	Depreciation on Fixed Assets and other usual and necessary provisions have been estimated and applications and other usual and necessary provisions have been estimated and applications.	ortioned on many	diction taxes,
In accordance with the RBI circular no. DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, an amount of Rs.12.33 crore has been charged to Profit & Loss Account for the quarter (Rs.24.66 crore for the Half Year) towards the additional Gratuity fund requirement of Rs.246.56 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being amortized over a period of five years from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as on 30/09/2013 is Rs.73.97 crore	and are subject to adjustment, if any, at the year end.	ornoned on propo	ortionate basis
charged to Profit & Loss Account for the quarter (Rs.24.66 crore for the Half Year) towards the additional Gratuity fund requirement of R 246.56 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being amortized over a period of five years from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as on 30/09/2013 is Rs.73.97 crore		unt of Rs 12 33 cm	ore has been
246.56 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being amortized over a period of five years from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as on 30/09/2013 is Rs 73.97 crore	charged to Profit & Loss Account for the quarter (Rs.24.66 crore for the Half Year) towards the additional	Gratuity fund reau	irement of Pr
years from financial year 2010-11. Remaining unamortized gratuity fund liability carried forward as on 30/09/2013 is Rs 73.97 crore	246.56 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being	amortized over a	period of five
Additional Posicion Fund Liability and allies of an analysis of actions for a fund liability carried forward as on 30/09/2013 is Rs.73.97 crore.	vegrs from financial year 2010-11. Remaining unamortized graduity fund lightility agriculture and account of the second s	20,0010; 5 75 75	ponda or nve
	Additional Pension Fund Lightlith angellist of age and the forest in formal additional Pension Fund Lightlith angellist of age and the forest in formal additional Pension Fund Lightlith angellist of age and the forest in formal additional Pension Fund Lightlith angellist of age and the forest in formal additional Pension Fund Lightlith angellist of age and the forest in formal additional Pension Fund Lightlith angellist of age and the forest in formal additional Pension Fund Lightlith angellist of age and the forest in f	D7/2013 IS KS./3.9/	crore.
	la annoncione de 10, DDI 1, 1, DDOD DD D		

five years from financial year 2010-11 and an amount of Rs.37.93 crore has been reckoned during this quarter(Rs.75.86 crore for the Half Year). Remaining unamortized Pension Fund liability carried forward as on 30/09/2013 is Rs.227.60 crore.

5 As per RBI Circular DBOD.No.BP.BC.88/21.06.201/2012-13 dated March 28, 2013, banks have been advised to disclose Capital Adequacy Ratio computed under Basel III regulations from the quarter ended 30th June 2013. Accordingly, corresponding details for the previous years / periods are not furnished.

In accordance with RBI circular no. DBOD.BP.BC. 80/21.04.018/2010-11 dated 09/02/2011, this liability is to be amortized over a period of

6 In accordance with RBI circular DBOD.No.BP.BC.2/21.06.201/2013-14 dated 1st July, 2013, banks are required to make half yearly 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. The disclosures have not been subjected to limited review by the statutory auditors of the Bank.

7 In terms of RBI Circular DBOD.DP.BC.No.41 / 21.04.141 / 2013 - 14 dated August 23, 2013 on "Investment Portfolio of Banks - Classification, Valuation and Provisioning", the bank has transferred SLR securities with book value of Rs.4711.11 crore from AFS category to HTM category and fully recognized the category transfer loss of Rs.95.98 crore during the quarter ended September 30, 2013. The aforesaid circular further gave banks the option of distributing the net depreciation of the entire AFS & HFT portfolios on each of the valuation dates in the current financial year in equal installments during FY 2013-14. In accordance with the above circular, we are holding provision to the tune of Rs.597.12 crore as against the net depreciation of Rs.1159.84 crore on the entire AFS & HFT portfolios as on September 30, 2013.

- 8 The Provision Coverage Ratio of the Bank as on 30.09.2013 stood at 59.34%.
- 9 Previous period/year figures have been regrouped/reclassified wherever necessary.
- 10 Provision of Rs.33 Crore has been made during the quarter towards arrears for wage revision, which will be effective from 1st November

2012, pending negotiation by IBA, to make an aggregate provision of Rs.121 crore up to 30.09.2013 (up to 30.06.2013 Rs.88 crore).

- The above financial results have been reveiwed by the Audit Committee of the Board and approved by the Board of Directors at their meeting held on 25th October, 2013.
- 12 The position of Investors' Complaints for the period 01.07.2013 to 30.09.2013 is as under:

Pending complaints at the beginning of the Quarter

Complaints received during the Quarter

Complaints redressed during the Quarter

Closing balance at the end of the Quarter

109 109

(ATUL AGARWAL)
EXECUTIVE DIRECTOR

(AD M CHAVALI)

EXECUTIVE DIRECTOR

(M NARENDRA)

CHAIRMAN & MANAGING DIRECTOR

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INDIAN OVERSEAS BANK

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002 SEGMENT REPORTING FOR THE QUARTER AND HALF YEAR ENDED 30th SEPTEMBER 2013

				DED COM SETTEM	DER 2015	₹ in la
Particulars	Quarter ended 30.09.2013 (Reviewed)	Quarter ended 30.06.2013 (Reviewed)	Quarter ended 30.09.2012 (Reviewed)	Half Year ended 30.09.2013 (Reviewed)	Half Year ended 30.09.2012 (Reviewed)	Year ended 31.03.2013 (Audited)
Segment Revenue						
a) Treasury Operations	1,28,491	1 69 524	1 26 267	2 98 015	2 40 506	5 12 36
b) Corporate / Wholesale Banking	2,91,252	2 88 113	2 72 411	5 79 365	5 39 075	11 43 26
c) Retail Banking	1,63,323	1 45 596	1 32 063	3 08 919	2 77 332	5 25 25
d) Other Banking Operations	16,870	15 453	13 543	32 323	27 654	73 105
e) Unallocated	39	29	7 218	68	7 220	10 967
Total	5,99,975	6 18 715	5 51 502	12 18 690	10 91 787	22 64 963
Less: Inter segment Revenue	_				10 71 707	22 04 700
Income from Operations	5,99,975	6 18 715	5 51 502	12 18 690	10 91 787	22 64 963
Segment Results after Provisions & Before Tax			33.332	12 10 070	10 71 707	22 04 703
a) Treasury Operations	(9,037)	75 325	33 889	66 288	47 308	86 851
b) Corporate / Wholesale Banking	71,049	22 310	35 340	93 359	79 533	2 15 309
c) Retail Banking	26,988	(4,756)	6 424	22 232	33 961	47 800
d) Other Banking Operations	(9,925)	12 549	(2,138)	2 624	(2,581)	20 856
e) Unallocated	25	14	7 188	39	7 160	10 885
Operating Profit	79,100	1 05 442	80 703	1 84 542	1 65 381	3 81 701
Less: Provisions & Contingencies ncluding taxes and Exceptional Items	65,845	92 862	64 860	1 58 708	1 26 195	3 24 978
Net Profit	13 255	12 580	15 843	25 834	39 186	56 723
 Capital Employed : Segment Assets - Segment Liabilities 					07 100	30 723
a) Treasury Operations	4 64 415	4 76 484	4 00 550	4 64 415	4 00 550	4 60 278
o) Corporate / Wholesale Banking	5 85 417	6 27 369	5 17 271	5 85 417	5 17 271	6 33 136
c) Retail Banking	1 34 213	87 163	2 27 533	1 34 213	2 27 533	1 12 742
d) Other Banking Operations	37 198	35 485	26 362	37 198	26 362	9 257
e) Unallocated	1 49 987	1 31 518	61 856	1 49 987	61 856	1 30 327
otal	13 71 230	13 58 019	12 33 572	13 71 230	12 33 572	13 45 740
SEOGRAPHIC SEGMENTS						10 10 1 10
levenue						
Domestic	5,71,319	5 93 197	5 27 350	11 64 516	10 43 703	21 39 828
Overseas	28,656	25 518	24 152	54 174	48 084	1 25 135
otal	5 99 975	6 18 715	5 51 502	12 18 690	10 91 787	22 64 963
ssets						
omestic	2 36 52 287	2 24 10 630	1 86 73 076	2 36 52 287	2 09 13 498	2 22 80 118
overseas	26 06 444	24 79 498	13 49 268	26 06 444	19 18 146	21 85 485
otal	2 62 58 731	2 48 90 128	2 86-22 244	1 10 50 721	0.00.01.444	

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Overseas

Total

(ATUL AGARWAL)
EXECUTIVE DIRECTOR

2 48 90 128

2 62 58 731

(A DW CHAVALI)
EXECUTIVE DIRECTOR

62 58 731

Gvanantha

(M NARENDRA)
CHAIRMAN & MANAGING DIRECTOR

2 28 31 644

000051N 56, Darya Ganj, New Delhi-2 FRN 000402N LUDHIANA

2 44 65 603



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