

Indian Overseas Bank

Central Office, 763, Anna Salai Chennai - 600 002

Audited Standalone Financial Results for the Quarter / Year ended 31st March 2019

(Rs. in Lakhs) S No. **Particulars** Quarter ended Year ended 31.03.2019 31.03.2018 31.12.2018 31 03 2018 31 03 2019 (Reviewed) (Audited) (Audited) (Audited) (Audited) 1 Interest Earned (a) + (b) +(c)+ (d) 4,55,650 4,54,242 4,82,755 17,63,126 17,91,521 (a) Interest/discount on advances/bills 2.80.943 11,96,083 293,000 2.98.801 11,72,701 4,79,704 (b) Income on Investments 121,544 1,26,183 1,17,586 4,92,228 (c) Interest on Balances with Reserve Bank of India and other Interest 16,912 16,861 61,415 48,369 16,669 Bank Funds (d) Others 24,194 12,589 67,365 36,783 67,365 Other Income 98.687 4.20.632 3.74.644 91,742 1,14,617 3 TOTAL INCOME (1+2) 5,47,392 5,68,859 5,81,442 21,83,758 21,66,165 4 Interest Expended 3,07,749 3,15,871 3,09,453 12,35,213 12,44,764 5 Operating Expenses (i) + (ii) 1,06,374 126,493 1.59.074 4.45.158 5.58.493 (i) Employees Cost 70,551 65,196 74,457 2,64,685 2,99,414 (ii) Other Operating expenses 55,942 41,178 84,617 1,80,473 2,59,079 6 TOTAL EXPENDITURE (4+5) 434,242 4.22.245 4.68.527 16.80.371 18.03.257 (excluding Provisions & Contingencies) 7 OPERATING PROFIT 1,13,150 1,46,614 1,12,915 5,03,387 3,62,908 before Provisions & Contingencies (3-6) 8 Provisions (other than tax) and Contingencies 450 192 2.07.528 6.77.455 10.99.442 12.26.078 9 Exceptional Items C 0 0 10 Profit (+)/Loss(-) from Ordinary Activities before tax(7-8-9) (337,042)(60,914)(564,540) (596,054)(863, 170)11 Tax expenses (138,526)(26312)(203,867) (222,266) (233,221 12 Net Profit (+) / Loss(-) from Ordinary Activities after tax (10-11) (198,516) (34,602) (360,673) (373,788)(629,949) 13 Extraordinary items (net of tax expense) 0 0 0 14 Net Profit (+) / Loss (-) for the period (12-13) (198,516)(34,602)(360,673)(373,788)(629,949)Paid up equity share capital (Face value of each share - Rs. 10/-) 15 9.14.165 6.26.378 4,89,077 9,14,165 4,89,077 16 Reserves excluding Revaluation Reserves (as per balance sheet of 6.27.996 4.73.324 6.27.996 6.27.996 4.73.324 previous accounting year) 17 Analytical Ratios (i) Percentage of shares held by Govt. of India 92.52 91.99 92.52 89.74 89.74 (ii) Capital Adequacy Ratio (%) (Basel III) 8.86 9.25 10.21 9.25 10.21 (a) CET 1 Ratio 6.39 7.82 6.7 6.39 7.82 (b) Additional Tier 1 Ratio 0.03 0.03 0.78 0.03 0.78 (iii) Earning Per Share (EPS) - in Rupees a) Basic and diluted EPS before Extraordinary items (Net of tax (12.25)(6.83)(3.06)(1.16)(23.25) 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 (6.83) (23.25) (3.06)(1.16) (12.25)the year to date and for the previous year (not annualized) (iv) NPA Ratios a) Gross NPA 33,39,812 35,78,657 38,18,015 33,39,812 38,18,015 b) Net NPA 14,36,830 17,98,792 20,39,966 14,36,830 20,39,966 c) % of Gross NPA 21.97 23.76 25.28 21.97 25.28 d) % of Net NPA 10.81 13.56 15.33 10.81 15.33 e) Return on assets (Annualised) (%) (5.26)(2.82) (0.50)(1.35)(2.33)

Place: Chennai Date : 09.05.2019 AJAY KUMAR SRIVASTAVA
EXECUTIVE DIRECTOR

& SWAMINATHAN EXECUTIVE DIRECTOR KARNAM SEKAR OFFICER ON SPECIAL DUTY RSUBRAMANIA

MD & CEO







	Summarised Balance Sheet	Charles and the contract of th	in lakhs)
		As at	As at 31.03.20
	Capital & Liabilities	31.03.2019	(Auditori)
	Capital	(Auditad)	(Audited)
	Reserve & Surplus	9,14,165	4,89,0
	Deposits Deposits	7.21.823	8,38,3
		2,22.53,408	PROFESSIONAL PROPERTY AND ADDRESS OF THE PARTY OF THE PAR
	Borrowings	6,14,604	9.22,8
	Other Liabilities & Provisions	4,96,752	8,63,4
	Total	2,50,00,752	2,47,96,8
	Assets		
	Cash & Balances with RBI	10.00.000	
	Balances with Banks and Money at Call and Short Notice	10,29,253	11,57,9
		20,59,897	14,96,5
	Investments	66,93,227	68,64,5
	Advances	1.32,59,763	1,32,48,8
	Fixed Assets	3.33.690	2,89,3
	Other Assets	16.24,922	CONTRACTOR OF THE PROPERTY OF THE PARTY OF T
	Total	Service Constitution of the Constitution of th	17,39,4
	Indian Owner But	2,50,00,752	2,47,96,8
	Indian Overseas Bank Central Office, 763, Anna Salai Chennai 600 002		
	meeting held on 09th May, 2019. The results have been subjected to audit by the Statutory Central Auditors of the issued by the Reserve Bank of India and as per the requirements of SEBI (Listing Obligations and Disclosure Requirements of SEBI (Listing Obligations and Disclosure Requirements of SEBI (Listing Obligations and Disclosure Requirements Central Auditors have issued Unmodified Opinion on the Standalone Financial Results for the Year 2018-19. The above standalone financial results have been prepared following the same accounting policies and prode Annual Financial Statements for the year ended March 31, 2018, except for the treatment of MTM losses as stated in 3. The figures of the last quarter in each of the financial years are the balancing figures between audited figures in read the published year to date figures upto the end of the third quarter of the respective financial year. The working results for the Quarter/Year ended 31st March 2019 have been arrived at after considering provis Unhedged Foreign Currency Exposure, Depreciation on Investments & Non - Performing Investments on the Inspectific guidelines issued by Reserve Bank of India, Provision for taxes (after adjustment for Deferred Taxes), Provision Benefits (including wage revision), Depreciation on Fixed Assets and other usual and necessary provisions. RBI Vide its Circular DBR.No.BP.BC.113/21.04.048/2017-18 dated June 15, 2018 granted an Option to spread Mark Investments for the Quarter ended June 30, 2018, equally over the four Quarters commencing from the quarter in	rements) Regui Citices as those in Note No 5 be espect of the fi sion for NPAs, basis of prude on for Continge	e followed in the low. Standard Asset ential norms annoies, Employe on AFS and His is incurred. The
7	auarter ended March 31, 2019 and there is no unamortised balance as on March 31, 2019. In accordance with RBI circular DBR.No.8P.BC.1/21.06.201/2015-16 dated 1st July, 2015. banks are required to make including Leverage Ratio and Liquidity Coverage Ratio under Basel III Framework. The disclosures are being made the following link http://www.iob.in/investor_cell.aspx. The disclosures are not subjected to verification by the Stabank. In accordance with Accounting Standard: 10 - "Property, Plant and Equipment", depreciation of Rs. 137.50 crore portion of the fixed assets has been charged to Profit and Loss account. Equivalent amount has been transferred from the Revenue Reserve.	ke Quarterly Provailable on Batutory Centrale for the year om the Revalu	illar 3 disclosure bank's website of Auditors of the on the revalue ation Reserve t
7 8	auarter ended March 31, 2019 and there is no unamortised balance as on March 31, 2019. In accordance with RBI circular DBR.No.BP.BC.1/21.06.201/2015-16 dated 1st July, 2015. banks are required to make including Leverage Ratio and Liquidity Coverage Ratio under Basel III Framework. The disclosures are being made the following link http://www.iob.in/investor_cell.aspx. The disclosures are not subjected to verification by the Stabank. In accordance with Accounting Standard: 10 - "Property, Plant and Equipment", depreciation of Rs. 137.50 cross portion of the fixed assets has been charged to Profit and Loss account. Equivalent amount has been transferred for the Revenue Reserve. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liabilic Currency Exposure to their constituents in terms of RBI circular DBOD.NO.BP.BC.85/21.06.200/2013-14 dated January However the Bank holds a provision of Rs.11.08 crores against the said liability as on 31.03.2019.	ke Quarterly Pravailable on Batutory Centra e for the year om the Revalu lity towards Uni ary 15, 2014 at	illar 3 disclosure cank's website of 1 Auditors of the contine revalue ation Reserve the hedged Foreig Rs 6.09 crore
8	bank rias availed the option to spread provisioning over four quarters and accordingly charged Rs 146.50 crore to the quarter ended March 31, 2019 and there is no unamortised balance as on March 31, 2019. In accordance with RBI circular DBR.No.BP.BC.1/21.06.201/2015-16 dated 1st July, 2015. banks are required to make including Leverage Ratio and Liquidity Coverage Ratio under Basel III Framework. The disclosures are being made the following link http://www.iob.in/investor_cell.aspx. The disclosures are not subjected to verification by the Sto Bank. In accordance with Accounting Standard: 10 - "Property, Plant and Equipment", depreciation of Rs. 137.50 crore portion of the fixed assets has been charged to Profit and Loss account. Equivalent amount has been transferred from the Revenue Reserve. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liabil Currency Exposure to their constituents in terms of RBI circular DBOD.NO.BP.BC.85/21.06.200/2013-14 dated January However the Bank holds a provision of Rs.11.08 crores against the said liability as on 31.03.2019. In accordance with Accounting Standard: 22 - "Accounting for Taxes on Income" issued by the Institute of Charter the extant guidelines. Bank has recognised net Deferred Tax Assets of Rs.2236.80 crore during the year ended 1327.19 crore for the quarter ended 31st March 2019 on timing differences and unabsorbed depreciation losses. During the Financial Year ended 31.03.2019, the Bank has successfully raised Basel III Compliant Tier II Bonds Series II the successfully raised Basel III Compliant Tier II Bonds Series II the successfully raised Basel III Compliant Tier II Bonds Series II the successfully raised Basel III Compliant Tier II Bonds Series II the successfully raised Basel III Compliant Tier II Bonds Series II the successfully raised Basel III Compliant Tier II Bonds Series II the successfully raised Basel III Compliant Tier II Bonds Series II the successfully raised Basel III Compliant Tie	ke Quarterly Pravailable on Batutory Centra e for the year om the Revaluality towards Unitary 15, 2014 at ered Accounted 31st March 20	illar 3 disclosure cank's website of 1 Auditors of the contine revalue ation Reserve to thedged Foreig Rs 6.09 crore ants of India and 119 (including R
8 9 10 11	auarter ended March 31, 2019 and there is no unamortised balance as on March 31, 2019. In accordance with RBI circular DBR, No.BP,BC.1/21.06.201/2015-16 dated 1st July, 2015. banks are required to mak including Leverage Ratio and Liquidity Coverage Ratio under Basel III framework. The disclosures are being made the following link http://www.iob.in/investor_cell.aspx. The disclosures are not subjected to verification by the Stabank. In accordance with Accounting Standard: 10 – "Property, Plant and Equipment", depreciation of Rs. 137.50 crore portion of the fixed assets has been charged to Profit and Loss account. Equivalent amount has been transferred fire the Revenue Reserve. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liability Currency Exposure to their constituents in terms of RBI circular DBOD.NO.BP.BC.85/21.06.200/2013-14 dated January However the Bank holds a provision of Rs.11.08 crores against the said liability as on 31.03.2019. In accordance with Accounting Standard: 22 - "Accounting for Taxes on Income" issued by the Institute of Chartee the extant guidelines, Bank has recognised net Deferred Tax Assets of Rs.2236.80 crore during the year ended 1327.19 crore for the quarter ended 31st March 2019) on timing differences and unabsorbed depreciation losses. During the Financial Year ended 31.03.2019, the Bank has successfully raised Basel III Compliant Tier II Bonds Series II the During the Financial Year ended 31.03.2019, the Bank has allotted 137.30,10,821 equity shares of Rs. 10- (Rupees Ten Only) for cash at the Issue Price of Rs. 15.71 of Rs. 5.71 per equity share) on preferential basis to GOI on 12.11.2018 for Capital Infusion of Rs. 2157 crore. Bank has allotted 18,24,00,000 equity shares of Rs. 10- (Rupees Ten Only) for cash at Issue Price of Rs. 11.90 per Rs. 1.90 per equity share) to Employees under Employees Stock Purchase Scheme (IOB - ESPS 2018) on 04.02.2019 aug of Rs. 260.47 crore. The Bank has earcised Regulatory Call	ke Quarterly Pravailable on Batutory Centra e for the year or the Revaluation on the Revaluation on the Revaluation of the Accounter 31st March 20 to the tune of Revaluation of the tu	illar 3 disclosures ank's website of Auditors of the on the revalue ation Reserve to the deed Foreign Rs 6.09 crores ants of India and 19 (including Feb. 300 crore. Isluding Premium of the extended at par, irring the Annual and the extended at par, irring the
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99 1100	guarter anded March 31, 2019 and there is no unamortised balance as an March 31, 2019. In accordance with RBI circular DBR.No.BP.BC.1/21.06.201/2015-16 dated 1st July, 2015, banks are required to mak including Leverage Ratio and Liquidity Coverage Ratio under Basel III Framework. The disclosures are being made the following link http://www.iob.in/investor_cell.aspx. The disclosures are not subjected to verification by the Std. Bank. Bank. To in accordance with Accounting Standard: 10 – "Property, Plant and Equipment", depreciation of Rs. 137.50 cord portion of the fixed assets has been charged to Profit and Loss account. Equivalent amount has been transferred for the Revenue Reserve. Bassed on the available financial statements and the declaration from borrowers, the Bank has estimated the liabil Currency Exposure to their constituents in terms of RBI circular DBOD.NO.BP.BC.85/21.06.200/2013-14 dated Janua However the Bank holds a provision of Rs. 11.08 crores against the said liability as an 31.03.2019. In accordance with Accounting Standard: 22 - "Accounting for Taxes on income" issued by the Institute of Charlet the extant guidelines. Bank has recognised net Deferred Tax Assets of Rs.223.680 crore during the year ended 1327.19 crore for the quarter ended 31.03.2019, the Bank has successfully raised Basel III Compliant Tier II Bonds Series II the During the Financial Year ended 31.03.2019, a Bank has aliotted 137.30,10.821 equity shares of Rs. 10 each (Rupees Ten Only) for cash at the Issue Price of Rs 15.71 of Rs.5.71 per equity share) on preferential basis to GOI on 12.11.2018 for Capital Infusion of Rs. 2157 crore. D. Bank has aliotted 28.54.67.422 equity shares of Rs. 10/- (Rupees Ten Only) for Cash at Issue Price of Rs 14.1 Premium of Rs. 4.12 per equity share) on 28.03.2019 for capital infusion of Rs. 34.10 per equity share) on 28.03.2019 for capital infusion of Rs. 34.05.4019 for Capital Infusion of Rs. 4.10 per equity shares of Rs. 10/- each (Rupees Ten Only) for Cash at Issue Price of Rs. 11.90	ke Quarterly Pravailable on Batutory Centra e for the year- om the Revalu lity towards Un ary 15, 2014 at ered Accounta 31st March 20 to the tune of R I per share (Include gmenting capital ands were rede 13.06.2018. Du ose the diverg statements, Di 18 are reported	illar 3 disclosure bank's website of 1 Auditors of the on the revalue ation Reserve to the dged Foreig Rs 6.09 crore ants of India and 119 (including to the standard foreign that a standard foreign that to the external in the standard foreign gence in assessments in the
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88899110	tourier anded March 31, 2019 and there is no unamortised bolance as on March 31, 2019. In accordance with RBI circular DBR. No.BP.BC.1/21.06.201/2015-16 dated 1st July, 2015. banks are required to makincluding Leverage Ratio and Liquidity Coverage Ratio under Basel III Framework. The disclosures are being made the following link http://www.iob.in/investor_cell.cspss. The disclosures are on subjected to verification by the Str. Bank. Bank. In accordance with Accounting Standard: 10 - "Property, Plant and Equipment". depreciation of Rs. 137.50 crorn cortion of the fixed assets has been charged to Profit and Lass account. Equivalent amount has been transferred fir the Revenue Reserve. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liability and the Revenue Reserve. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liability and the Bank holds a provision of Rs. 11.08 crores against the said liability as on 31.03.2019. In accordance with Accounting Standard: 22 - "Accounting for Taxes on Income" issued by the Institute of Charle the extant guidelines. Bank has recognised net Deferred Tax Assets of Rs. 2236.80 crore during the year ended 31.33.2019 in the Financial Year ended 31.03.2019 on timing differences and unabsorbed depreciation losses. During the Financial Year ended 31.03.2019, the Bank has successfully raised Basel III Compliant Tier II Bonds Series II to During the Financial Year ended 31.03.2019 (Rs. 26.01) on 12.11.2018 for Capital Infusion of Rs. 2157 crore. Bank has allotted 289.54.67.422 equity shares of Rs. 10 each (Rupees Ten Only) for Cash at Issue Price of Rs. 15.71 or Rs. 24.12 per equity share) on preferential basis to GOI on 12.11.2018 for Capital Infusion of Rs. 2157 crore. Bank has allotted 289.54.67.422 equity shares of Rs. 100 each (Rupees Ten Only) for Cash at Issue Price of Rs. 14.1 Premium of Rs. 4.12 per equity share) on Preferential Expert (Rs.) on Core on 13.0	de Quarterly Pravailable on Batutory Centra e for the year om the Revaluative for the Revaluative for the Revaluative for the towards United Accounted 12 per equity set share (included for the formenting capital for the divergence of the divergence for the div	illar 3 disclosure cank's website of I Auditors of the con the revalue ation Reserve to thedged Foreig Rs 6.09 crore ants of India an Ing (including to the standard (Including to the standard (Including to the standard to the extended to the exten
777888888888888888888888888888888888888	Jourise nos advalors in explain to spread provisioning over flour quarters and accordingly charged Rs 146.50 crore to I quarter ended March 31, 2019 and there is no unamortised balance as on March 31, 2019. In accordance with RBI circular DBR.No.BP.BC.1/21.06.201/2015-16 dated 1st July. 2015. banks are required to making the following link http://www.lob.in/investor_cell.cspxx. The disclosures are being made the following link http://www.lob.in/investor_cell.cspxx. The disclosures are being made the following link http://www.lob.in/investor_cell.cspxx. The disclosures are being made the following link http://www.lob.in/investor_cell.cspxx. The disclosures are being made the following link http://www.lob.in/investor_cell.cspxx. The disclosures are being made the following link http://www.lob.in/investor_cell.cspxx. The disclosures are obeing made the following link http://www.lob.in/investor_cell.cspxx. The disclosures are objected to verification of Rs. 137.50 crore oscillation of the fixed assets has been charged to Profit and Lass account. Equivalent amount has been transferred for the Revenue Reserve. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liabil Currency Exposure to their constituents in terms of RBI circular DBOD.No.BP.BC.35/21.06.200/2013-14 dated January owners are also assets to the provision of Rs. 11.08 crores against the social fability as on 31.03.2019. In accordance with Accounting Standard: 22 - "Accounting for Taxes on Income" issued by the Institute of Charte the extant guidelines. Bank has recognised net Deferred Tax Assets of Rs.2236.80 crore during the year ended 1327.19 crore for the quarter ended 31.03.2019, in the provision of Rs. 2236.80 crore during the year ended 1327.19 crore for the quarter ended 31.03.2019, in the provision of Rs. 30.04 crore. During the Financial Year ended 31.03.2019, in the Bank has solicited 147.30.10.81 crore in the state of Rs. 10.04 crore in the state of Rs. 2.11 por equity shares of Rs. 10	de Quarterly Pravailable on Batutory Centra e for the year om the Revaluative for the Revaluative for the Revaluative for the towards United Accounted 12 per equity set share (included for the formenting capital for the divergence of the divergence for the div	illar 3 disclosure cank's website of I Auditors of the con the revalue ation Reserve to thedged Foreig Rs 6.09 crore ants of India an Ing (including to the standard (Including to the standard (Including to the standard to the extended to the exten
7 7 8 8 8 8 9 9 110 111 111 112 112 112 113 113 113 113 113	Journal of the Application of Spread provisioning over four quarters and accordingly charged Rs 146.50 crore to II quarter anded March 31, 2019 and there is no unamorfised balance as on March 31, 2019. In accordance with RBI circular DBR.No.8P.BC.1/21.06.201/2015-16 dated 1st July, 2015. banks are required to makincluding Leverage Ratio and Liquidity Coverage Ratio under Basel III Framework. The disclosures are being made the following link http://www.iob.in/investor_cell.cspss. The disclosures are not subjected to verification by the Stank. Bank. In accordance with Accounting Standard: 10 - "Property, Plant and Equipment", depreciation of Rs. 137.50 cron contino of the fixed assets has been charged to Profit and Lass account. Equivalent amount has been transferred for the Revenue Reserve. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liabil Currency Exposure to their constituents in terms of RBI circular DBOD.No.Br.Bc.65/21.06.200/2013-14 dated Janua towards the Bank holds a provision of Rs. 11.08 crores against the said liability as an 31.03.2019. In accordance with Accounting Standard: 22 - "Accounting for Taxes on income" issued by the institute of Charle the extant guidelines. Bank has recognised net Deferred Tax Assets of Rs.2236.80 crore during the year ended 31.03.2019. During the Financial Year ended 31.03.2019, the Bank has successfully raised Basel III Compliant Tier II Bands Series II 1.00 p. Bank has allotted 137.30, 10.821 equity shares of Rs. 10 each (Rupees Ten Only) for Cash at the Issue Price of Rs. 15.71 of Rs. 5.217 per equity share) on preferential basis to GOI on 12.11.2018 for Capital Infusion of Rs. 2157 crore. Bank has allotted 18,24,00.000 equity shares of Rs. 10-each (Rupees Ten Only) for Cash at Issue Price of Rs. 14.1 Premium of Rs. 4.12 per equity share) on 28,03.2019 for capital infusion of Rs. 3906 crore. Bank has allotted 18,24,00.000 equity shares of Rs. 10-each (Rupees Ten Only) for Cash at Issue Price of Rs.	de Quarterly Pravailable on Batutory Centra e for the year om the Revaluative for the Revaluative for the Revaluative for the towards United Accounted 12 per equity set share (included for the formenting capital for the divergence of the divergence for the div	illar 3 disclosure cank's website of a Auditors of the on the revalue ation Reserve to the deged Foreign Rs 6.09 crores and for a finding fill of the candidate of the extended to the extende

14 In accordance with RBI Circular DBR.No.BP.BC.108/21.04.048/2017-18 dated 6th June, 2018, the bank has retained advances of Rs 424.28 crore as standard asset as on 31st March 2019, and the Bank has not recognised Interest Income of Rs 1.43 crore and maintained provision of Rs 21.21 crore on such standard asset borrowers as on 31st March 2019. In addition to the above, the Bank has restructured 8403 MSME accounts and treated them as standard assets amounting to Rs.373.88 crore during the F Y 2018-19 as per RBI Circular 2018-19 DBR No BP.BC. 18/21.04.048/2018-19 dated January 1, 2019 and maintained provision of Rs 19.63 crore on such standard assets. 15 Pending Bipartite settlement, the Bank has during the year 2018-19 made an adhoc provision of Rs. 69.96 crore towards revision of wages due with effect from November 2017. 16 The position of Investors' Complaints for the period from 01.01.2019 to 31.03.2019 is as under: Pending complaints at the beginning of the Quarter Complaints received during the Quarter 6 Complaints redressed during the Quarter 6 Closing balance at the end of the Quarter 0 17 The Provision Coverage Ratio of the Bank as on 31st March, 2019 stood at 71.39% as against 59.45% as on 31.03.2018. 18 Previous period/year figures have been regrouped /reclassified/rearranged wherever necessary. AJAY KUMAR SRIVASTAVA K SWAMINATHAN KARNAM SEKAR Place: Chennai Date: 09.05.2019 **EXECUTIVE DIRECTOR** XECUTIVE DIRECTOR OFFICER ON SPECIAL DUTY



INDIAN OVERSEAS BANK

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002 SEGMENT RESULTS FOR THE QUARTER / YEAR ENDED 31ST MARCH 2019

Rs. in lakh

Particulars	Quarter ended			Year ended	
rancolars	31.03.2019 (Audited)	31.12.2018 (Reviewed)	31.03.2018 (Audited)	31.03.2019 (Audited)	31.03.2018 (Audited)
1) Segment Revenue					
a) Treasury Operations	1 57 821	2 02 744	1 45 243	6 52 771	6 09 326
b) Corporate / Wholesale Banking	1 65 134	1 81 111	2 09 836	7 01 945	8 15 926
c) Retail Banking	1 79 764	1 59 497	1 48 271	7 41 775	6 36 763
d) Other Banking Operations	10 521	12 901	10 632	40 427	36 603
e) Unallocated	34 153	12 606	67 460	46 842	67 545
Total	5 47 393	5 68 859	5 81 442	21 83 760	21 66 163
Less: Inter segment Revenue	0	0	0	0	0
Income from Operations	5 47 393	5 68 859	5 81 442	21 83 760	21 66 163
Segment Results Before Provisions & Before Tax					
a) Treasury Operations	27 681	71 072	20 772	1 45 535	1 31 411 .
b) Corporate / Wholesale Banking	(12,929)	9 813	4 553	13 511	5 214
c) Retail Banking	56 075	41 820	11 024	2 65 051	1 28 411
d) Other Banking Operations	8 279	11 338	9 110	33 578	30 352
e) Unallocated	34 044	12 570	67 455	45 709	67 520
Operating Profit	1 13 150	1 46 613	1 12 914	5 03 384	3 62 908
Less: Provisions and Contingencies	4 50 192	2 07 528	6 77 455	10 99 442	12 26 078
Profit After Provisions and before Tax	(337,042)	(60,915)	(564,541)	(596,058)	(863,170)
3) Segment Assets					
a) Treasury Operations	77 51 307	78 80 210	79 62 880	77 51 307	79 62 880
b) Corporate / Wholesale Banking	87 93 605	87 38 854	90 76 116	87 93 605	90 76 116
c) Retail Banking	74 79 978	70 57 215	71 01 676	74 79 978	71 01 676
d) Other Banking Operations	15 978	40 002	14 953	15 978	14 953
e) Unallocated	9 59 969	7 44 001	6 41 178	9 59 969	6 41 178
Total	2 50 00 837	2 44 60 282	2 47 96 803	2 50 00 837	2 47 96 803
4) Segment Liabilities					
a) Treasury Operations	75 30 039	77 72 116	77 19 758	75 30 039	77 19 758
b) Corporate / Wholesale Banking	85 30 873	84 48 697	88 30 120	85 30 873	88 30 120
c) Retail Banking	72 62 801	68 30 116	69 09 933	72 62 801	69 09 933
d) Other Banking Operations	35 519	24 661	7 557	35 519	7 557
e) Unallocated	5 6 1 6	1 835	2 038	5 616	2 038
Total	2 33 64 848	2 30 77 425	2 34 69 406	2 33 64 848	2 34 69 406
	- Segment Liabilities		0.40.100	001010	0.40.100
a) Treasury Operations	2 21 268	1 08 094	2 43 122	2 21 268	2 43 122
b) Corporate / Wholesale Banking	2 62 732	2 90 157	2 45 996	2 62 732	2 45 996
c) Retail Banking	2 17 177	2 27 099	1 91 743	2 17 177	1 91 743
d) Other Banking Operations	(19,541)	15 341	7 396	(19,541)	7 396
e) Unallocated	9 54 353	7 42 166	6 39 140	9 54 353	6 39 140
Total	16 35 989	13 82 857	13 27 397	16 35 989	13 27 397

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

Chennai 09.05.2019 AJAY KUMAR SRIVASTAVA
EXECUTIVE DIRECTOR

K. SWAMINATHAN EXECUTIVE DIRECTOR

KARNAM SEKAR OFFICER ON SPECIAL DUTY R. SUBRAMANIAKUMAR









