

INDIAN OVERSEAS BANK

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600 002

AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31ST MARCH 2014

(Rs. in Lakhs)

SL. NO.	Particulars	Quarter ended			Year ended	
		31.03.2014 (Audited)	31.12.2013 (Reviewed)	31.03.2013 (Audited)	31.03.2014 (Audited)	31.03.2013 (Audited)
1	Interest Earned (a) + (b) + (c) + (d)	5,87,475	5,73,752	5,22,678	22,68,373	20,67,672
	(a) Interest/discount on advances/bills	4,42,284	4,33,775	3,99,982	17,28,245	15,90,943
	(b) Income on Investments	1,29,725	1,28,128	1,12,204	4,99,020	4,37,229
	(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	15,466	7,831	6,804	37,090	28,694
	(d) Others	0	4,018	3,688	4,018	10,806
2	Other Income	60,118	45,274	67,137	2,16,934	1,97,291
3	TOTAL INCOME (1+2)	6,47,593	6,19,026	5,89,815	24,85,307	22,64,963
4	Interest Expended	4,46,409	4,33,939	3,93,087	17,10,692	15,42,478
5	Operating Expenses (i) + (ii)	82,075	89,014	82,114	3,74,891	3,40,784
	(i) Employees Cost	40,111	58,756	51,753	2,36,261	2,24,835
	(ii) Other Operating expenses	41,964	30,258	30,361	1,38,630	1,15,949
6	TOTAL EXPENDITURE (4+5) (excluding Provisions & Contingencies)	5,28,484	5,22,953	4,75,201	20,85,583	18,83,262
7	OPERATING PROFIT before Provisions & Contingencies(3-6)	1,19,109	96,073	1,14,614	3,99,724	3,81,701
8	Provisions (other than tax) and Contingencies	1,20,426	81,124	1,18,656	3,47,840	3,06,953
9	Exceptional Items (refer note no.13 - cyclical provision)	-32,420	0	0	-32,420	0
10	Profit (+)/Loss(-) from Ordinary Activities before tax(7-8-9)	31,103	14,949	-4,042	84,304	74,748
11	Tax expenses	4,270	7,442	-9,928	24,130	18,025
12	Net Profit (+) / Loss(-) from Ordinary Activities after tax (10-11)	26,833	7,507	5,887	60,174	56,723
13	Extraordinary items (net of tax expense)	0	0	0	0	0
14	Net Profit (+) / Loss (-) for the period (12-13)	26,833	7,507	5,887	60,174	56,723
15	Paid up equity share capital (Face value of each share - Rs.10/-)	1,23,535	1,15,385	92,410	1,23,535	92,410
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	13,28,910	10,88,866	10,88,866	13,28,910	10,88,866
17	Analytical Ratios					
	(i) Percentage of shares held by Govt. of India	73.80	79.01	73.80	73.80	73.80
	(a) Capital Adequacy Ratio (%) (Basel I)	NA	NA	10.74	NA	10.74
	(b) Capital Adequacy Ratio (%) (Basel II)	11.15	NA	11.85	11.15	11.85
	(c) Capital Adequacy Ratio (%) (Basel III)	10.78	10.99	NA	10.78	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)	2.29	0.78	0.72	6.05	7.07
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualized)	2.29	0.78	0.72	6.05	7.07
	(iv) NPA Ratios					
	a) Gross NPA	9,02,048	9,16,808	6,60,796	9,02,048	6,60,796
	b) Net NPA	5,65,812	5,48,111	4,02,721	5,65,812	4,02,721
	c) % of Gross NPA	4.98	5.27	4.02	4.98	4.02
	d) % of Net NPA	3.20	3.24	2.50	3.20	2.50
	e) Return on assets (Annualised) (%)	0.39	0.11	0.09	0.23	0.24
18	Public Shareholding					
	- No. of Shares	32 36 37 467	24 21 37 467	24 21 37 467	32 36 37 467	24 21 37 467
	- Percentage of share holding	26.20	20.99	26.20	26.20	26.20
19	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
	- Percentage of Shares (as a % of the total share capital of the company)					
	(b) Non-encumbered					
	- Number of Shares	91 17 10 848	91 17 10 848	68 19 57 833	91 17 10 848	68 19 57 833
	- Percentage of Shares (as a % of the total shareholding of promoter & promoter group)	100.00	100.00	100.00	100.00	100.00
	- Percentage of shares (as a % of the total share capital of the company)	73.80	79.01	73.80	73.80	73.80



