



புதுச்சேரி, சென்னை ஆகிய இடங்களில்
 763, அண்ணா சாலை, சென்னை - 600 002



Indian Overseas Bank

Central Office: 763, Anna Salai, Chennai - 600 002

இந்திய அகாஷி - Annual Report 2005-2006

அறிவுரை வார்டர் / BOARD OF DIRECTORS

<p>நினைவகர் தலைவர் , சென்னை இலாபகரம் அறிவுரை (அறிவுரை 09.06.2005 இல்)</p>	<p>Shri T S Narayanasami <i>Chairman and Managing Director</i> <i>(from 09.06.2005)</i></p>
<p>நினைவகர், அகாஷி அறிவுரை அறிவுரை (30.04.2006 வரை)</p>	<p>Shri AR Nagappan <i>Executive Director</i> (till 30.04.2006)</p>
<p>நினைவகர், இலாபகரம் அறிவுரை (01.05.2006 இல்)</p>	<p>Shri A.V. Dugade <i>Executive Director</i> (from 01.05.2006)</p>
<p>நினைவகர், அரசாங்க அறிவுரை அரசாங்க அறிவுரை</p>	<p>Shri Madhusudan Prasad <i>Government Nominee Director</i></p>
<p>நினைவகர், RBI அறிவுரை அரசாங்க அறிவுரை</p>	<p>Shri C S Murthy <i>RBI Nominee Director</i></p>
<p>நினைவகர், அறிவுரை அறிவுரை அறிவுரை (அறிவுரை - 0 வரை) அறிவுரை</p>	<p>Shri Sankaran Srinivasan <i>Employees (Award staff)</i> <i>Nominee Director</i></p>
<p>நினைவகர், அறிவுரை அறிவுரை அறிவுரை (அறிவுரை) அறிவுரை</p>	<p>Shri J D Sharma <i>Employees (Officer) Nominee Director</i></p>
<p>நினைவகர், அரசாங்க அறிவுரை அரசாங்க அறிவுரை</p>	<p>Shri Sooraj Khatri <i>Nominated by the Government of India</i></p>
<p>நினைவகர், அரசாங்க அறிவுரை அரசாங்க அறிவுரை</p>	<p>Shri M N Kandaswamy <i>Nominated by the Government of India</i></p>
<p>நினைவகர், அரசாங்க அறிவுரை அரசாங்க அறிவுரை</p>	<p>Shri S.K. Sehgal <i>Shareholder Director</i></p>
<p>நினைவகர், அரசாங்க அறிவுரை அரசாங்க அறிவுரை</p>	<p>Shri M.N. Venkatesan <i>Shareholder Director</i></p>
<p>நினைவகர், அரசாங்க அறிவுரை அரசாங்க அறிவுரை</p>	<p>Shri Ashok Kumar Bhargava <i>Shareholder Director</i></p>
<p>நினைவகர், அரசாங்க அறிவுரை அரசாங்க அறிவுரை</p>	<p>Shri Chiranjib Sen <i>Shareholder Director</i></p>

இந்திய அகாஷி
 அறிவுரை அறிவுரை
 இலாபகரம் அறிவுரை
 அரசாங்க அறிவுரை அறிவுரை
 அரசாங்க அறிவுரை அறிவுரை
 அரசாங்க அறிவுரை அறிவுரை
 அரசாங்க அறிவுரை அறிவுரை

AUDITORS
 Amit Ray & Co.
 Ved & Co.
 C.S.Hariharan & Co
 SRRK Sharma Associates
 S K Singhania & Co
 R S Sipayya & Co

இந்திய அகாஷி, அறிவுரை அறிவுரை
 அறிவுரை அறிவுரை அறிவுரை
 அறிவுரை - அறிவுரை அறிவுரை அறிவுரை
 அறிவுரை அறிவுரை அறிவுரை அறிவுரை
 அறிவுரை - 600 002
 அறிவுரை - 28460390 (அறிவுரை),
 அறிவுரை - 28460129
 அறிவுரை : cameosys@satyam.net.in

Registrars & Share Transfer Agent
 M/s. Cameo Corporate Services Ltd
 (Unit-IOB)Subramanian Building
 I Floor, No.1, Club House Road
 Chennai - 600 002
 Tel : 28460390 (Six Lines)
 Fax: 28460129
 e mail: cameosys@satyam.net.in



இந்திய அமெரிக்கா ஆண்டி அறிக்கை 2005-2006

அடங்கலம் CONTENTS

அடங்கலம் Contents	பக்க எண் Page No	அடங்கலம் Contents	பக்க எண் Page No
புதுச்சேரி இயக்குநர் மற்றும் நிர்வாக இயக்குநர் கடிதம்	3	ஆய்வு செய்து கொடுக்கப்பட்டிருக்கிற கார்ப்பரேட் நிர்வாகம்	55
Letter From the Chairman and Managing Director	3	Auditors' Certificate on Corporate Governance	55
பங்குதாரர்களுக்கு அறிவிப்பு Notice to Shareholders	8	இந்திய அமெரிக்கா ஆண்டி அறிக்கை	56
Annual Accounts	8	இந்திய அமெரிக்கா ஆண்டி அறிக்கை	56
ஒரு கண்காட்சி At a glance	11	பண நகர்வு அறிக்கை மற்றும் ஆய்வு செய்து கொடுக்கப்பட்டிருக்கிற பண நகர்வு அறிக்கை	90
Directors' Report	12	Cash Flow statement & Auditors' certificate	90
நிர்வாகம் - பகுதி, ஆண்டி அறிக்கை	19	ஆய்வு செய்து கொடுக்கப்பட்டிருக்கிற ஆண்டி அறிக்கை	92
Management Discussion and Analysis	19	ஆய்வு செய்து கொடுக்கப்பட்டிருக்கிற ஆண்டி அறிக்கை	92
2005-06 ஆண்டி அறிக்கை	33	ஆய்வு செய்து கொடுக்கப்பட்டிருக்கிற ஆண்டி அறிக்கை	96
Report of the Board of Directors on Corporate Governance for the year 2005 - 06	33	ஆய்வு செய்து கொடுக்கப்பட்டிருக்கிற ஆண்டி அறிக்கை	96

ஆண்டி அறிக்கை

FINANCIAL CALENDAR

ஆண்டி அறிக்கை 1, அக்டோபர் 2005 முதல் 31 மார்ச் 2006 வரை	For the Financial year 1st April, 2005 to 31st March 2006
ஆண்டி அறிக்கை அனுப்பும் நாள்	20.05.2006 முதல் 23.05.2006 வரை
புத்தகம் மூடும் நாள்	13.05.2006 (சனி) முதல் 19.05.2006 (வியாழ) வரை (இரண்டு நாட்கள்)
ஆய்வு செய்து கொடுக்கப்பட்டிருக்கிற ஆண்டி அறிக்கை	12.06.2006 (செவ்வாய்)
ஆண்டி அறிக்கை	16.06.2006 (வியாழ) 10.15 மணி
பங்குதாரர்களுக்கு அறிவிப்பு	15.06.2006 (வியாழ)
பங்குதாரர்களுக்கு அறிவிப்பு	27.06.2006
பங்குதாரர்களுக்கு அறிவிப்பு	26.06.2006 முதல் 30.06.2006 வரை



, 2005-06 125a 1a 2005-06 1a

LETTER FROM THE CHAIRMAN AND MANAGING DIRECTOR



Narayanam T S, Chairman and Managing Director

Shri T S Narayanasami

Chairman and Managing Director

Dear Shareholders,

I am pleased to present your Bank's Annual Report and financial statements for the year 2005-06. While the details are available in the Directors' report and the Management Discussion and Analysis report, I would like to touch upon some of the key issues.

Dear Shareholders,

It is my pleasure to present your Bank's Annual Report and financial statements for the year 2005-2006. While the details are available in the Directors' report and the Management Discussion and Analysis report, I would like to touch upon some of the key issues.

The Indian economy exhibited a strong performance during 2005-06, led by sustained growth in the industry and the services sectors. According to the advance estimates of the Central Statistical Organization (CSO), real GDP growth accelerated from 7.5 per cent in 2004-05 to 8.1 per cent in 2005-06. The services sector, which recorded double-digit growth for the second successive year, continued to be the major driver of economic activity, contributing almost three-fourth of overall real GDP growth during 2005-06.

The Indian economy exhibited a strong performance during 2005-06, led by sustained growth in the industry and the services sectors. According to the advance estimates of the Central Statistical Organization (CSO), real GDP growth accelerated from 7.5 per cent in 2004-05 to 8.1 per cent in 2005-06. The services sector, which recorded double-digit growth for the second successive year, continued to be the major driver of economic activity, contributing almost three-fourth of overall real GDP growth during 2005-06.

The Agricultural production during 2005-06 recorded a growth of 2.3% due to satisfactory rainfall and moisture conditions during the year. Industrial production registered strong growth during April-February 2005-06 on the back of robust and broad-based manufacturing activity. The manufacturing sector recorded a growth of 9.0 per cent in 2005-06 on top of 8.9 per cent rise a year ago.

The Agricultural production during 2005-06 recorded a growth of 2.3% due to satisfactory rainfall and moisture conditions during the year. Industrial production registered strong growth during April-February 2005-06 on the back of robust and broad-based manufacturing activity. The manufacturing sector recorded a growth of 9.0 per cent in 2005-06 on top of 8.9 per cent rise a year ago.



ഒരു മിമിക്രണ ചെറു കഥ തിരക്കഥയാക്കി, മറ്റൊരു ചെറു കഥയാക്കി മാറ്റി എഴുതി, പലപ്പോഴും പലപ്പോഴും റേറ്റിംഗ്

അട തന്നെ, മറ്റൊരു കഥയാക്കി മാറ്റി എഴുതി, പലപ്പോഴും പലപ്പോഴും റേറ്റിംഗ്

മാർച്ച് 2005-06 ൽ മെമ്പർഷിപ്പ്, മൊത്തം 8.08 കോടി രൂപയ്ക്ക് ഉയർത്തിയിരിക്കുന്നു. മെമ്പർഷിപ്പ്, മൊത്തം 8.08 കോടി രൂപയ്ക്ക് ഉയർത്തിയിരിക്കുന്നു. മെമ്പർഷിപ്പ്, മൊത്തം 8.08 കോടി രൂപയ്ക്ക് ഉയർത്തിയിരിക്കുന്നു. മെമ്പർഷിപ്പ്, മൊത്തം 8.08 കോടി രൂപയ്ക്ക് ഉയർത്തിയിരിക്കുന്നു.

മെമ്പർഷിപ്പ് വർദ്ധിക്കാൻ, പലപ്പോഴും പലപ്പോഴും റേറ്റിംഗ്

മെമ്പർഷിപ്പ് വർദ്ധിക്കാൻ, പലപ്പോഴും പലപ്പോഴും റേറ്റിംഗ്

മെമ്പർഷിപ്പ് വർദ്ധിക്കാൻ, പലപ്പോഴും പലപ്പോഴും റേറ്റിംഗ്

The Average Return on Assets of the bank is also one of the highest in the industry, which has improved from 1.29 percent in 2004-2005 to 1.38 percent in 2005-2006.

Total Income Growth during the year 2005-2006 is 8.08 percent. Net Interest Income growth, as a percentage, during the same period is 11.41 percent. Core Operating Profit (excluding Treasury gains and dividend earnings) registered a growth of 16.61 percent (from Rs.1107.51 Crore in 2004-2005 to Rs.1291.48 Crore during 2005-2006). The bank's Net Profit rose from Rs651.36 Crores in 2004-2005 to Rs783.34 Crores in 2005-2006, showing a growth of 20.26%, due to better asset quality and record growth in advances.

The bank's deployment under Priority Sector Lending constituted 41.68 percent of Net Bank Credit, well above the national norm of 40 percent. Agriculture lending to Net Bank Credit was 18.09 percent as of March 2006, above the 18% norm. The bank disbursed Rs. 4208 crore under Special Agricultural Credit Plan as against the target of Rs 3575 crore. The increase in disbursement of credit to agricultural sector over the last year's disbursement was 53.24% as against the incremental credit flow of 30% mandated by the Government of India. Kisan Credit Cards issued during the year were 233837, taking the total number of cards issued to 1059369 as at the end of the year. 39202 Self-Help Groups were credit-linked during the year with a credit outlay of Rs 218 crore during this year.

Non Interest Income (excluding Treasury gains) registered a growth of 15.95 percent during the year, rising from Rs.426.50 Crore as of 31.3.2005 to Rs.494.54 Crore as of 31.3.2006. As a percentage of Total income, the Non-Interest Income constituted 13.46%, which the bank aims to take to at least 15 percent in the current financial year. It is with this end and to enable the customers and shareholders buy all the products under One Roof, we introduced a slew of products, such as IOB Jeevan, a life cover at a price cheaper than a customer could get directly from an insurance company, IOB Health Care, Marketing of Mutual Funds products of reputed



സ്ഥാപനത്തിന്റെ വികസനം, കൂടാതെ അതിന്റെ വികസനം, വേഗത്തിൽ നടപ്പിലാക്കുന്നതിനായി, "പുറത്തുനിന്നും" 55% വരെ അധികം പേർക്ക് അധികാരികൾ, കൂടാതെ അധികാരികൾക്ക് അധികാരികൾ, "പുറത്തുനിന്നും" അധികാരികൾ, കൂടാതെ അധികാരികൾക്ക് അധികാരികൾ

ഈ വികസനത്തിന്റെ ഏറ്റവും ഉപയോഗപ്രദമായ വികസനം, "പുറത്തുനിന്നും" അധികാരികൾ, കൂടാതെ അധികാരികൾക്ക് അധികാരികൾ, കൂടാതെ അധികാരികൾക്ക് അധികാരികൾ

ഈ വികസനത്തിന്റെ ഏറ്റവും ഉപയോഗപ്രദമായ വികസനം, "പുറത്തുനിന്നും" അധികാരികൾ, കൂടാതെ അധികാരികൾക്ക് അധികാരികൾ, കൂടാതെ അധികാരികൾക്ക് അധികാരികൾ

to them. Over 55% of our staff have been trained last year internally. Many Executives, the Best Performing Managers and Officers were sent for overseas training.

Our shareholders will be happy to note that Standard and Poor's, a reputed International rating agency has conferred the most prestigious International Credit rating BB+ Positive (Long term).

We constantly seek to identify and assess new opportunities and create the organizational capabilities to translate them into viable businesses. In doing so, we challenge existing paradigms, driving change rather than only responding to it. Going forward, we will continue to strive to innovate and capture opportunities for growth and value creation. As in our journey thus far, we look forward to the continued support of all our stakeholders in this endeavour.

Yours sincerely

, സർ,

> അതിന്റെ വികസനം, കൂടാതെ അതിന്റെ വികസനം, കൂടാതെ അതിന്റെ വികസനം

T S NARAYANASAMI
CHAIRMAN AND MANAGING DIRECTOR

INDIAN OVERSEAS BANK

INDIAN OVERSEAS BANK, Chennai, is hereby giving notice that the SIXTH Annual General Meeting of the shareholders of INDIAN OVERSEAS BANK will be held on Friday, the 16th June 2006 at 10.15 A.M. at RANI SEETHAI HALL, 603, Anna Salai, Chennai-600006, to transact the following business:

To discuss the Balance Sheet of the Bank as at 31st March 2006, Profit & Loss account for the year ended 31st March 2006, the report of the Board of Directors on the working and activities of the Bank for the period covered by the accounts and the Auditors' Report on the Balance Sheet and Accounts.

BY ORDER OF BOARD OF DIRECTORS

Chennai
27.04.2006

(Signature)
(Chairman and Managing Director)

NOTICE TO SHAREHOLDERS

Notice is hereby given that the SIXTH Annual General Meeting of the shareholders of INDIAN OVERSEAS BANK will be held on Friday, the 16th June 2006 at 10 15 A.M at RANI SEETHAI HALL, 603, Anna Salai, Chennai-600006, to transact the following business:

To discuss the Balance Sheet of the Bank as at 31st March 2006, Profit & Loss account for the year ended 31st March 2006, the report of the Board of Directors on the working and activities of the Bank for the period covered by the accounts and the Auditors' Report on the Balance Sheet and Accounts.

BY ORDER OF BOARD OF DIRECTORS

Chennai
27 04 2006

(Signature)
(T S NARAYANASAMI)
Chairman and Managing Director

NOTES

NOTES

1. APPOINTMENT OF PROXY

A SHAREHOLDER, ENTITLED TO ATTEND AND VOTE, IS ENTITLED TO APPOINT A PROXY TO ATTEND AND VOTE INSTEAD OF HIMSELF /HERSELF AND SUCH PROXY NEED NOT BE A SHAREHOLDER OF THE BANK.

1. APPOINTMENT OF PROXY

A SHAREHOLDER, ENTITLED TO ATTEND AND VOTE, IS ENTITLED TO APPOINT A PROXY TO ATTEND AND VOTE INSTEAD OF HIMSELF /HERSELF AND SUCH PROXY NEED NOT BE A SHAREHOLDER OF THE BANK.

The instrument appointing proxy should, however, be deposited at the Head office of the Bank not less than four days before the closing hours of the Bank ie. on or before the closing hours of the Bank on Monday, 12th June 2006.

The instrument appointing proxy should, however, be deposited at the Head office of the Bank not less than four days before the closing hours of the Bank ie. on or before the closing hours of the Bank on Monday, 12th June 2006.

2. APPOINTMENT OF AN AUTHORISED REPRESENTATIVE

No person shall be entitled to attend or vote at any meeting of the shareholders of Indian Overseas Bank as the duly authorised representative of a company unless a copy of the resolution appointing him as a duly authorised representative certified to be a true copy by the chairman of the meeting at which it was passed has been deposited at the Head Office of the Bank not less than four days before the date fixed for the meeting i.e. on or before the closing hours of the Bank on Monday, 12th June 2006

2. APPOINTMENT OF AN AUTHORISED REPRESENTATIVE

No person shall be entitled to attend or vote at any meeting of the shareholders of Indian Overseas Bank as the duly authorised representative of a company unless a copy of the resolution appointing him as a duly authorised representative certified to be a true copy by the chairman of the meeting at which it was passed has been deposited at the Head Office of the Bank not less than four days before the date fixed for the meeting i.e. on or before the closing hours of the Bank on Monday, 12th June 2006



ተከፋይ ገቢ ላይ AT A GLANCE

ላይ ያለው ገቢ Rs. in crore

	ገቢ 2005 March 2005	ገቢ 2006 March 2006
ዕለለ/ገቢዎች ጋራ - ለገቢ ገቢ Global Deposits	44,241	50,529
ገቢ ገቢ ጋራ - ለገቢ ገቢ Domestic Deposits	42,817	49,035
ዕለለ/ገቢዎች ገቢዎች , ገቢዎች Global Net Advances	25,205	34,756
ገቢ ገቢ ገቢዎች , ገቢዎች Domestic Net Advances	23,485	32,734
ገቢዎች ገቢዎች ገቢ ገቢ , ገቢዎች Net Priority Sector Advances	9,870	13,718
ገቢዎች ገቢዎች Agricultural Credit	4,261	5,954
ገቢዎች ገቢዎች ገቢዎች SSI Credit	2,463	3,167
ዕለለ/ገቢዎች ገቢዎች Gross Profit	1,497	1,534
ገቢዎች ገቢዎች Net Profit	651	783



தகவல் வெளிப்பாடு

நீதிமன்றம் உத்தரவிட்டிருப்பதால், இதுவரை நடைமுறைப்படுத்தப்படாதது, மேலும் கட்டிடப்பணிகள் தொடங்கிவிட்டன. மேலும், தற்போது கட்டிடப்பணிகள் நடைமுறைப்படுத்தப்பட்டுள்ளன. மேலும், தற்போது கட்டிடப்பணிகள் நடைமுறைப்படுத்தப்பட்டுள்ளன.

நீதிமன்றம் உத்தரவிட்டிருப்பதால், இதுவரை நடைமுறைப்படுத்தப்படாதது, மேலும் கட்டிடப்பணிகள் தொடங்கிவிட்டன. மேலும், தற்போது கட்டிடப்பணிகள் நடைமுறைப்படுத்தப்பட்டுள்ளன.

நீதிமன்றம் உத்தரவிட்டிருப்பதால், இதுவரை நடைமுறைப்படுத்தப்படாதது, மேலும் கட்டிடப்பணிகள் தொடங்கிவிட்டன. மேலும், தற்போது கட்டிடப்பணிகள் நடைமுறைப்படுத்தப்பட்டுள்ளன.

நீதிமன்றம் உத்தரவிட்டிருப்பதால், இதுவரை நடைமுறைப்படுத்தப்படாதது, மேலும் கட்டிடப்பணிகள் தொடங்கிவிட்டன. மேலும், தற்போது கட்டிடப்பணிகள் நடைமுறைப்படுத்தப்பட்டுள்ளன.

தகவல் வெளிப்பாடு தொடர்பான தகவல்கள்

நீதிமன்றம் உத்தரவிட்டிருப்பதால், இதுவரை நடைமுறைப்படுத்தப்படாதது, மேலும் கட்டிடப்பணிகள் தொடங்கிவிட்டன. மேலும், தற்போது கட்டிடப்பணிகள் நடைமுறைப்படுத்தப்பட்டுள்ளன.

தகவல் வெளிப்பாடு தொடர்பான தகவல்கள்

நீதிமன்றம் உத்தரவிட்டிருப்பதால், இதுவரை நடைமுறைப்படுத்தப்படாதது, மேலும் கட்டிடப்பணிகள் தொடங்கிவிட்டன. மேலும், தற்போது கட்டிடப்பணிகள் நடைமுறைப்படுத்தப்பட்டுள்ளன.

Corporate Governance

The Bank believes that good governance is voluntary and self-disciplining with the strongest impetus coming from the Directors and the Management themselves and that good Corporate Governance alone will take the Bank to achieve its ultimate goal of maximizing value to all its stakeholders.

The Bank has been scrupulously following the directions of the regulatory authorities in areas relating to observance of transparency and disclosure norms. The Bank has always been proactive in adopting good Corporate Governance practices. The Board of Directors recognizes its accountability to all the stakeholders of the Bank.

SEBI revised the Clause 49 of the Listing agreement that deals with the Corporate Governance and made the same applicable from January 1, 2006. The Bank has already started implementing the revised provisions of Clause 49. The Board, at its meeting held on September 30, 2005, adopted a Code of Conduct and made it applicable to all the members of the Board and to all General Managers. The bank had also posted the Code of Conduct on its website.

Pursuant to Clause 49 of the Listing agreement, a Management discussion and analysis report and a Report on Corporate Governance are incorporated as part of Annual Report. A compliance certificate by the auditors regarding conditions under clause 49 of the Listing Agreement is also attached to the Annual Report. The fifth Annual General Meeting was held on June 17, 2005. An Extraordinary General Body meeting was held on November 30, 2005 for the election of shareholder directors.

Corporate Social Responsibility

The Bank has been contributing liberally to various charitable activities that benefit the society. Contribution was made to the Tamilnadu Chief Minister's Relief Fund. Also, Cancer Foundation and Research Centres, apart from organisations pertaining to the care of physically and mentally challenged persons, were benefited by the philanthropy of the Bank.

Changes in the Board

Shri T.S.Narayanasami assumed charge as Chairman and Managing Director of the Bank with effect from June 9, 2005. Shri S.C.Gupta, Chairman and Managing Director demitted Office on April 30, 2005. Shri C.S.Murthy was nominated to the Board as RBI Nominee Director with effect from April 7, 2005 in place of Shri Anand Sinha.

ನೀತಿ-ಯೋಜನೆ/ನೀತಿ-ಯೋಜನೆಗಳನ್ನು ಒಳಗೊಂಡು, ಸಂಸ್ಥೆಯು
ಉತ್ತಮ ಸೇವೆಗಳನ್ನು ಒದಗಿಸಲು ಸಿದ್ಧವಾಗಿದೆ. ಸಂಸ್ಥೆಯು
ಉತ್ತಮ ಸೇವೆಗಳನ್ನು ಒದಗಿಸಲು ಸಿದ್ಧವಾಗಿದೆ. ಸಂಸ್ಥೆಯು
ಉತ್ತಮ ಸೇವೆಗಳನ್ನು ಒದಗಿಸಲು ಸಿದ್ಧವಾಗಿದೆ.

9 ಜೂನ್ 2005 ರಂದು ನಡೆದ ಅಧಿವೇಶನದಲ್ಲಿ ಸಂಸ್ಥೆಯ
ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು,
ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು,
ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು,

ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು,
ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು,
ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು,
ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು,
ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು,

ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು

ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು,
ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು,
ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು,
ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು,

ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು,
ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು,
ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು,
ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು,
ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು, ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು,

ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು

ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು

10/27/06
27, ಜೂನ್ 2006

ಮುಂಬೈ
27, ಜೂನ್ 2006

Shri J.D.Sharma, presently President of Indian Overseas Bank Officers' Association, was nominated to the Board as Officer Employee Director for a period of three years with effect from March 9, 2006 in place of Shri K.Ananda Kumar. Shri Nitin M.Kiwalkar's term of three years on the Board of the Bank was over on June 11, 2005.

Shri Sooraj Khatri was nominated to the Board as part-time non-official Director for a period of three years with effect from December 9, 2005. Shri M.N.Kandaswamy was nominated to the Board as part-time non-official Director for a period of three years with effect from February 7, 2006.

Extraordinary General Meeting of shareholders of the Bank was held on November 30, 2005 to elect Directors representing shareholders other than the Government of India. Shri A.K.Bhargava, Shri Chiranjib Sen, Shri S.K.Sehgal and Shri M.N.Venkatesan were elected as Shareholder Directors. All the four Directors assumed their office on December 8, 2005. Dr.C.T. Kurien and Dr. Harsh Mahajan completed their term on December 7, 2005. The Board of Directors places on record the valuable contributions made by the erstwhile Directors and extends a warm welcome to the new directors.

Acknowledgements

The Board of Directors is thankful to the valued customers, shareholders, other stakeholders and correspondents of the Bank in India and abroad for their goodwill, patronage and support.

The Directors acknowledge with gratitude, the valuable and timely advice, guidance and support received from the Government of India, Reserve Bank of India, Securities and Exchange Board of India (SEBI), Stock Exchanges, various State Governments, and Financial Institutions. The Board is also grateful to the Hong Kong Monetary Authority, Monetary Authority of Singapore, Financial Supervisory Services, Korea, Central Bank of Sri Lanka, China Banking Regulatory Commission and Bank Negara, Malaysia. The Directors place on record their deep appreciation of the valuable contribution of the members of the staff at all levels for the progress of the Bank during the year.

For and on behalf of the Board of Directors

Mumbai
April 27, 2006
Chairman and Managing Director

T.S. NARAYANASAMI



0.2% increase in the credit to agricultural sector over the last year's disbursement was 53.24%, as against the incremental credit flow of 30% mandated by the Government of India under Special Farm Credit Package.

Recovery to demand under agricultural advances continued to be satisfactory at 82.75% for the year ended June 2005.

Micro Finance

Kisan Credit Card Scheme (KCC)

The Bank has issued 2,33,837 KCCs during the year. The total number of cards cumulatively issued by the Bank as at the end of March 2006 was 10,59,369.

The Bank has issued 2,33,837 KCCs during the year. The total number of cards cumulatively issued by the Bank as at the end of March 2006 was 10,59,369.

Micro Finance

Micro Finance

During the year the Bank credit linked 39,202 SHGs, with a credit outlay of Rs.218 crore. The cumulative number of SHGs covered by the Bank increased from 83,654 SHGs (Amount Disbursed Rs. 337 crore) as at the end of March 2005 to 1,22,856 SHGs (Amount Disbursed Rs.554 crores) as of March 2006.

During the year the Bank credit linked 39,202 SHGs, with a credit outlay of Rs.218 crore. The cumulative number of SHGs covered by the Bank increased from 83,654 SHGs (Amount Disbursed Rs. 337 crore) as at the end of March 2005 to 1,22,856 SHGs (Amount Disbursed Rs.554 crores) as of March 2006.

Credit Flow To Women

Credit Flow To Women

As at the end of the year, Bank's credit to women amounted to Rs. 1,738 crore constituting 5.3% of the Bank's net credit as against the norm of 5%

Sakthi Indian Overseas Bank Chidambaram Chettiar Memorial Trust

The Trust, set up jointly by the Management of the Bank, Indian Overseas Bank Officers' Association and All India Overseas Bank Employees' Union to perpetuate the memory of the founder of the Bank - Shri.M.Ct.M.Chidambaram Chettiar, is continuing the pursuit of its objective of affording training to women for acquiring skills which will increase the income and create employment opportunities. The Trust has so far imparted skill based vocational training to 1,128 girls who have been gainfully employed.

The Trust, set up jointly by the Management of the Bank, Indian Overseas Bank Officers' Association and All India Overseas Bank Employees' Union to perpetuate the memory of the founder of the Bank - Shri.M.Ct.M.Chidambaram Chettiar, is continuing the pursuit of its objective of affording training to women for acquiring skills which will increase the income and create employment opportunities. The Trust has so far imparted skill based vocational training to 1,128 girls who have been gainfully employed.

The Trust has so far imparted skill based vocational training to 1,128 girls who have been gainfully employed.

The Trust has also so far, conducted 25 Entrepreneurship Development Programmes (EDP) for Women at various centres benefiting 901 women. For these Women Entrepreneurs and SHGs "IOB Sakthi Bazaars" are also organised at a few Branches, to exhibit their products for sale.

The Trust has also so far, conducted 25 Entrepreneurship Development Programmes (EDP) for Women at various centres benefiting 901 women. For these Women Entrepreneurs and SHGs "IOB Sakthi Bazaars" are also organised at a few Branches, to exhibit their products for sale.



02%ක බැංකු ණයදා මෙහෙයවීමේදී වැඩිදුරටත් පවත්වා ගැනීමට, කෙටි කාලීනව පවතින අවදානම් මගින් මුදල් සහතිකයක් ලෙසින් පවත්වා ගැනීමට අවකාශයක් ඇත.

විදේශීය මුදල් සහතිකයක් ලෙසින් පවත්වා ගැනීමට, කෙටි කාලීනව පවතින අවදානම් මගින් මුදල් සහතිකයක් ලෙසින් පවත්වා ගැනීමට අවකාශයක් ඇත.

• සමස්ත මුදල් සහතිකය

විදේශීය මුදල් සහතිකයක් ලෙසින් පවත්වා ගැනීමට, කෙටි කාලීනව පවතින අවදානම් මගින් මුදල් සහතිකයක් ලෙසින් පවත්වා ගැනීමට අවකාශයක් ඇත.

විදේශීය මුදල් සහතිකයක් ලෙසින් පවත්වා ගැනීමට, කෙටි කාලීනව පවතින අවදානම් මගින් මුදල් සහතිකයක් ලෙසින් පවත්වා ගැනීමට අවකාශයක් ඇත.

විවේචනාත්මක මුදල් සහතිකය

විවේචනාත්මක මුදල් සහතිකයක් ලෙසින් පවත්වා ගැනීමට, කෙටි කාලීනව පවතින අවදානම් මගින් මුදල් සහතිකයක් ලෙසින් පවත්වා ගැනීමට අවකාශයක් ඇත.

farmers, members of SHGs, Educated Unemployed Youths, Artisans, and beneficiaries belonging to weaker sections.

Rural Training Centre at Karaikudi which was inaugurated by the Hon'ble Union Finance Minister, has been set up by the Bank in association with National Bank for Agriculture and Rural Development (NABARD) and Indian Bank.

Risk Management

RBI has issued Draft Guidelines for Implementation of the New Capital Adequacy Framework to be implemented with effect from March 31, 2007. While implementing the same, Banks will be required to, at a minimum, adopt Standardized Approach for credit risk and Basic Indicator Approach for operational risk. With a view to ensuring smooth transition to the revised framework and with a view to providing opportunity to the Banks to streamline the systems and strategies, Banks are required to commence a parallel run of the revised framework with effect from April 1, 2006. The Bank has taken necessary steps to implement the revised framework. The bank is maintaining Market risk capital as per RBI guidelines.

The Bank has initiated the process of collecting operational risk loss data for migration to advanced approaches of computing operational risk capital in future, with the approval of the Reserve Bank of India.

Recovery Management

In recovery management, the Bank made use of all the available tools such as one time / out of court settlements, Lok Adalats, filing of suits before DRTs / courts and action under SARFAESI. Hitherto under-explored areas were given more thrust. This included, among others, a reappraisal and reactivation of action taken to recover the dues out of sale proceeds of assets lying with Official Liquidators, and follow-up of ECGC claims. Asset recovery as a profit generating activity has now stabilized in the branches and regional offices.

During the year, 109 suit filed accounts involving Rs.66.67 crore were settled through OCS at Central Office level, out of which Rs.25.11 crore has already been recovered. The balance amount will be recovered as per agreed terms of payment.

සමස්ත වශයෙන්ම 8,738 කේස් විසඳා දෙන ලදී. මෙයින් 5,069 කේස් විසඳා දෙන ලද්දේ 2006 වසරේ මාර්ච් 31 දින වන විටය. මෙයින් 3,293 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය. මෙයින් 1,745 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය. මෙයින් 1,745 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය. මෙයින් 1,745 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය.

2006 වසරේ මාර්ච් 31 දින වන විට සමස්ත අනුපාතික වශයෙන්ම 5.28% වන 879.47 කොටි රුපියල් කොටසක් අනුපාතික වශයෙන්ම 3.43% වන 245.70 කොටි රුපියල් කොටසක් අනුපාතික වශයෙන්ම 0.65% වන 3293 කේස් විසඳා දෙන ලද්දේය. මෙයින් 1,745 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය. මෙයින් 1,745 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය. මෙයින් 1,745 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය.

2006 වසරේ මාර්ච් 31 දින වන විට සමස්ත අනුපාතික වශයෙන්ම 5.28% වන 879.47 කොටි රුපියල් කොටසක් අනුපාතික වශයෙන්ම 3.43% වන 245.70 කොටි රුපියල් කොටසක් අනුපාතික වශයෙන්ම 0.65% වන 3293 කේස් විසඳා දෙන ලද්දේය. මෙයින් 1,745 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය. මෙයින් 1,745 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය. මෙයින් 1,745 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය.

2006 වසරේ මාර්ච් 31 දින වන විට සමස්ත අනුපාතික වශයෙන්ම 5.28% වන 879.47 කොටි රුපියල් කොටසක් අනුපාතික වශයෙන්ම 3.43% වන 245.70 කොටි රුපියල් කොටසක් අනුපාතික වශයෙන්ම 0.65% වන 3293 කේස් විසඳා දෙන ලද්දේය. මෙයින් 1,745 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය. මෙයින් 1,745 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය. මෙයින් 1,745 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය.

විකල්ප විසඳුම් කේන්ද්‍රය

2006 වසරේ මාර්ච් 31 දින වන විට සමස්ත අනුපාතික වශයෙන්ම 5.28% වන 879.47 කොටි රුපියල් කොටසක් අනුපාතික වශයෙන්ම 3.43% වන 245.70 කොටි රුපියල් කොටසක් අනුපාතික වශයෙන්ම 0.65% වන 3293 කේස් විසඳා දෙන ලද්දේය. මෙයින් 1,745 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය. මෙයින් 1,745 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය. මෙයින් 1,745 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය.

විකල්ප විසඳුම් කේන්ද්‍රය

2006 වසරේ මාර්ච් 31 දින වන විට සමස්ත අනුපාතික වශයෙන්ම 5.28% වන 879.47 කොටි රුපියල් කොටසක් අනුපාතික වශයෙන්ම 3.43% වන 245.70 කොටි රුපියල් කොටසක් අනුපාතික වශයෙන්ම 0.65% වන 3293 කේස් විසඳා දෙන ලද්දේය. මෙයින් 1,745 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය. මෙයින් 1,745 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය. මෙයින් 1,745 කේස් විසඳා දෙන ලද්දේ 2005 වසරේ ඔක්තෝබර් 31 දින වන විටය.

A total of 8,738 cases were settled during the year involving an amount of Rs.15.85 crore through the Forum of Lok Adalat out of which a sum of Rs.5.56 crore has already been recovered. The amount recovered through Debt Recovery Tribunal was Rs.36.97 crore during the year.

The Bank has issued a total number of 5,069 demand notices under the SARFAESI Act involving a sum of Rs.879.47 crore by the end of March 2006. The cumulative recovery under the said Act was Rs.245.70 crore, involving 3,293 accounts. During the year, the Bank targeted those accounts where Official Liquidator is holding the sale proceeds of the Company's assets and recovered a sum of Rs.43.11 crore from 6 accounts towards interim payment alone.

As a result of sustained efforts put in by the Bank, the Gross NPA came down to 3.43% from 5.28% in the preceding year and net NPA to 0.65 % from 1.27%. In absolute terms, Gross NPA declined to Rs.1227.55 crore and net NPA to Rs.224.33 crore.

Industrial Rehabilitation

Total cases under BIFR / AAIFR as at the end of the reporting year were 61 with an exposure of Rs.368.98 crore. Of this, 11 accounts aggregating Rs.161.42 crore were Standard and Performing. Out of NPA accounts, the Bank has made recoveries in 13 cases amounting to Rs.13.95 crore during the year as against in 8 cases amounting to Rs.5.53 crore last year.

Corporate Debt Restructuring

As at the end of March 2006, the total cases restructured under CDR mechanism were 18 with an outstanding of Rs. 595.90 crore as against 19 cases with an exposure of Rs. 465.12 crore as at the end of the preceding year. One NPA account was adjusted while 16 were Standard with a total outstanding of Rs. 561.44 crore.

Investments

As part of ALM strategy pursued since last year, the Bank reduced the surplus SLR holding during the year and consequently the SLR securities formed 28.77% of Bank's Gross Demand and Time Liabilities in India. Gross Investments in India increased marginally by Rs.137 crore from Rs.18640 crore as of March 31, 2005 to Rs.18777 crore as of March 31, 2006.



അയ്യപ്പം തുടങ്ങി, അതിനാൽ അടയ്ക്കലിന് തുടങ്ങി, അതിനാൽ തുടങ്ങി, 2005 ൽ അടയ്ക്കലിന് തുടങ്ങി Rs.804.91 കോടി (Book Value) 'Available for Sale' to 'Held to Maturity' category during April 2005. In order to take advantage of market opportunities, Government securities for Rs.3847.20 crore were sold from 'Available for Sale' category, while securities for Rs.3671.16 crore were acquired into 'Held to Maturity' category. Thus, the 'Held to Maturity' category stands at 13.7% of the Demand and Time Liabilities and 37.8% of Total investments as at the end of March 2006.

Consequent to a general rise in interest rates and the need to reduce the Interest Rate Risk, Bank transferred securities for Rs.804.91 crore (Book Value) from 'Available for Sale' to 'Held to Maturity' category during April 2005. In order to take advantage of market opportunities, Government securities for Rs.3847.20 crore were sold from 'Available for Sale' category, while securities for Rs.3671.16 crore were acquired into 'Held to Maturity' category. Thus, the 'Held to Maturity' category stands at 13.7% of the Demand and Time Liabilities and 37.8% of Total investments as at the end of March 2006.

അടയ്ക്കലിന് തുടങ്ങി 8.81% തുടങ്ങി, 2006 ൽ, അടയ്ക്കലിന് തുടങ്ങി 8.49% തുടങ്ങി, 2004-05 ൽ 8.43 കോടി തുടങ്ങി, 2004-05 ൽ 843 കോടി തുടങ്ങി, 2004-05 ൽ 1770/- കോടി തുടങ്ങി, 2004-05 ൽ 1770/- കോടി തുടങ്ങി.

The Return on the Investment portfolio (excluding Profit on Sale of securities) stood at 8.49% as of end March 2006 as against 8.81% in the earlier year. Under tough market conditions, the Bank booked a profit of Rs.234 crore on Sale of securities as against a profit of Rs.367 crore last year

അടയ്ക്കലിന് തുടങ്ങി, 2004-05 ൽ 843 കോടി തുടങ്ങി, 2004-05 ൽ 1770/- കോടി തുടങ്ങി, 2004-05 ൽ 1770/- കോടി തുടങ്ങി.

Under volatile market conditions, the turnover in secondary market equity trading doubled during the year to reach Rs.1770 crore as against Rs.843 crore in 2004-05.

അടയ്ക്കലിന് തുടങ്ങി

Rupee Derivatives

അടയ്ക്കലിന് തുടങ്ങി, 2004-05 ൽ 843 കോടി തുടങ്ങി, 2004-05 ൽ 1770/- കോടി തുടങ്ങി, 2004-05 ൽ 1770/- കോടി തുടങ്ങി.

During the year, the Bank entered into Interest Rate swaps up to an aggregate of Rs.900 crore with the objective of reducing the cost of its Tier II bonds as well as hedge the interest rate risk in the Government securities portfolio.

അടയ്ക്കലിന് തുടങ്ങി, 2004-05 ൽ 843 കോടി തുടങ്ങി, 2004-05 ൽ 1770/- കോടി തുടങ്ങി, 2004-05 ൽ 1770/- കോടി തുടങ്ങി.

Swaps unwound during the year resulted in a total profit of Rs.2.85 crore which has been prudently parked as Unexpired Income in accordance with RBI guidelines.

അടയ്ക്കലിന് തുടങ്ങി

Depository Operations

അടയ്ക്കലിന് തുടങ്ങി, 2004-05 ൽ 843 കോടി തുടങ്ങി, 2004-05 ൽ 1770/- കോടി തുടങ്ങി, 2004-05 ൽ 1770/- കോടി തുടങ്ങി.

The Bank is a Depository Participant of National Securities Depository Ltd. and has two branches, one at Chennai and the other at Mumbai.

അടയ്ക്കലിന് തുടങ്ങി, 2004-05 ൽ 843 കോടി തുടങ്ങി, 2004-05 ൽ 1770/- കോടി തുടങ്ങി, 2004-05 ൽ 1770/- കോടി തുടങ്ങി.

The Capital Market is active with a large number of Primary equity issues hitting the market. Most of the issues are dealt under Book Building process only with compulsory demat allotment. This is expected to boost demand for demat accounts. As at the end of the year, the total number of outstanding beneficiary accounts was 16,488. The number of shares and securities held

64.30 ක්‍රොරු වටිනාකමක් සහිතව, සමස්ත වටිනාකම රු. 7,083.67 ක්‍රොරු වටිනාකමක් සහිතව වැඩි වී ඇත. මෙහිදී වැඩි වීමට හේතු වන්නේ 34 ශාඛා සේවක මධ්‍යස්ථානවලින් වැඩි වීමයි.

විදේශ විනිමය සේවාවන්

2005-06 වසරේදී විදේශ විනිමය සේවාවන්ගේ ආදායම රු. 30,476 ක්‍රොරු වූ අතර එය වසරේ පෙර වසරකට වඩා 17% කින් වැඩි විය. විදේශ විනිමය සේවාවන්ගේ මුදල් ප්‍රවාහය 225 මිලියන ඩොලර් වටිනාකමක් සහිතව වැඩි විය.

විදේශ විනිමය සේවාවන් සඳහා වැඩි වීමට හේතු වන්නේ 100% සේවාවන් සඳහා වැඩි වීමයි. මෙහිදී නව රුපියල් ධරණයක් සඳහා වැඩි වීමට හේතු වන්නේ නව රුපියල් ධරණයක් සඳහා වැඩි වීමයි.

විදේශ විනිමය සේවාවන් සඳහා වැඩි වීමට හේතු වන්නේ නව රුපියල් ධරණයක් සඳහා වැඩි වීමයි. මෙහිදී නව රුපියල් ධරණයක් සඳහා වැඩි වීමට හේතු වන්නේ නව රුපියල් ධරණයක් සඳහා වැඩි වීමයි.

විදේශ විනිමය සේවාවන් සඳහා වැඩි වීමට හේතු වන්නේ නව රුපියල් ධරණයක් සඳහා වැඩි වීමයි. මෙහිදී නව රුපියල් ධරණයක් සඳහා වැඩි වීමට හේතු වන්නේ නව රුපියල් ධරණයක් සඳහා වැඩි වීමයි.

විදේශ විනිමය සේවාවන් සඳහා වැඩි වීමට හේතු වන්නේ නව රුපියල් ධරණයක් සඳහා වැඩි වීමයි. මෙහිදී නව රුපියල් ධරණයක් සඳහා වැඩි වීමට හේතු වන්නේ නව රුපියල් ධරණයක් සඳහා වැඩි වීමයි.

විදේශ විනිමය සේවාවන් සඳහා වැඩි වීමට හේතු වන්නේ නව රුපියල් ධරණයක් සඳහා වැඩි වීමයි. මෙහිදී නව රුපියල් ධරණයක් සඳහා වැඩි වීමට හේතු වන්නේ නව රුපියල් ධරණයක් සඳහා වැඩි වීමයි.

in demat accounts was 64.30 crore and its market capitalisation stood at Rs.7,083.67 crore. To mobilise more demat accounts, the Bank has authorised 34 branches to serve as Service Centres, all reporting to Chennai Depository.

Forex Operations

The foreign exchange turnover for the year 2005 - 06 was Rs.30,476 crore, an increase of 17% over the previous year. The disbursal of foreign currency loans was to the tune of USD 225 million to exporters and other corporates.

There has been 100 % deployment of resources mobilized through gold deposits in gold loans. New Rupee Draft Drawing Arrangement was concluded with Orient Exchange Co. LLC. Dubai under which they will be drawing Rupee Drafts on the designated branches of the Bank.

In order to keep pace with the changing scenario and to meet customer aspirations, new products viz. 'Xpress Money', 'Swift Money Transfer' and 'Electronic Money Transfer' have been introduced, which are fast track channels of remittances from Gulf.

The Sub-Committee of State Level Bankers' Committee for Export Promotion convened meetings during July 2005 and February 2006 and was attended by representatives from various nationalised banks, Government departments, ECGC, Exim Bank, RBI, FIEO etc.

An instant messaging system, FETREM has been upgraded to a new version which enables swift remittances received at Central Office, to be transmitted to Authorised Dealer branches instantly, besides reducing cost. Inter Branch Settlement Advices are also being sent in Electronic form to all the Authorised Dealer branches.

A comprehensive Risk Management Policy, with limits duly approved by the Board, covering all risks arising out of forex activities, is in place. Currency-wise Day Light / Overnight exposures, duly approved by the Board, are being monitored on a daily basis. Counter-party limits to cover the credit exposure; Single Deal Limit and Stop-Loss Limits (per deal and per dealer per day) are being monitored effectively on a daily basis.

මිනිස් මනෝගුණයක් අයුරින්

1995-06 වසරේදී මිනිස් මනෝගුණය, මධ්‍යම මනෝගුණය, කාබනිකීකරණය (කොන්සෝලි) මිනිස් මනෝගුණය වැනි වැදගත් කරුණු මගින් මිනිස් මනෝගුණය මත බලපෑම ඇති කර ඇත. මිනිස් මනෝගුණය මත බලපෑම ඇති කර ඇත. මිනිස් මනෝගුණය මත බලපෑම ඇති කර ඇත. මිනිස් මනෝගුණය මත බලපෑම ඇති කර ඇත.

2006-07 වසරේදී මිනිස් මනෝගුණය

1996-07 වසරේදී මිනිස් මනෝගුණය 7.5-8.0% ක් වැඩි වීමට ඇති බැවින්, මිනිස් මනෝගුණය 5.0-5.5% ක් වැඩි වීමට ඇති බැවින්, මිනිස් මනෝගුණය 15% ක් වැඩි වීමට ඇති බැවින්, මිනිස් මනෝගුණය 30% ක් වැඩි වීමට ඇති බැවින්, මිනිස් මනෝගුණය 20% ක් වැඩි වීමට ඇති බැවින්, මිනිස් මනෝගුණය 2005-06 වසරේදී මිනිස් මනෝගුණය මත බලපෑම ඇති කර ඇත. මිනිස් මනෝගුණය මත බලපෑම ඇති කර ඇත. මිනිස් මනෝගුණය මත බලපෑම ඇති කර ඇත.

Visit of Parliamentary Committees

The Bank acted as Nodal Agency for the Parliamentary Committee (Lok Sabha) on Government Assurances that visited the Bank during 2005-06, Besides, Parliamentary Committee on Urban Development and Parliamentary Committee on Khadi and Village Industries also visited the Bank.

Outlook for 2006-07

The Reserve Bank of India has projected a GDP growth of 7.5 - 8.0% for the year 2006-07. Inflation is likely to be contained at 5.0 - 5.5% while money supply may expand by 15%. Adjusted non-food credit is projected to increase by a lower level of 20% this year as against 30% last year. During 2006-07, Banks' credit growth is expected to be lower as against robust credit growth in 2005-06 and the banks may have to bring about certain degree of directional change in credit deployment. Credit to retail segment particularly housing may carry higher interest rates in view of the higher risk weightage. Term Deposits are to be mobilised at higher rates of interest and this needs to be balanced by larger volume of current and savings deposits. Interest rates on lending may have to go up in view of the hike in deposit rates.



**12005-06 ൽ ഷേർ ട്രസ്റ്റർമാർ റിപ്പോർട്ട് ചെയ്ത
കോർപ്പറേറ്റ് - 1/2005-06 ൽ ഷേർ ട്രസ്റ്റർമാർ**

**REPORT OF THE BOARD OF DIRECTORS ON
CORPORATE GOVERNANCE FOR THE YEAR
2005-06**

കോർപ്പറേറ്റ്, ഷേർ ട്രസ്റ്റർമാർ, ഷേർ ഹോൾഡർമാർ

A. MANDATORY REQUIREMENTS:

1. കോർപ്പറേറ്റ് റിപ്പോർട്ടിംഗ് റീഡിംഗ് കോഡ്

1. Bank's Philosophy on Code of Governance:

കോർപ്പറേറ്റ്, ഷേർ ഹോൾഡർമാർ, ഷേർ ഹോൾഡർമാർ തമ്മിൽ പരസ്പരം വിശ്വാസ്യതയോടെയും പരസ്പരം വിശ്വസനീയമായും കോർപ്പറേറ്റ് റിപ്പോർട്ടിംഗ് കോഡിന് അനുസരിച്ച് പ്രവർത്തിക്കേണ്ടതാണ്. കോർപ്പറേറ്റ് റിപ്പോർട്ടിംഗ് കോഡിന് അനുസരിച്ച് പ്രവർത്തിക്കേണ്ടതാണ്. കോർപ്പറേറ്റ് റിപ്പോർട്ടിംഗ് കോഡിന് അനുസരിച്ച് പ്രവർത്തിക്കേണ്ടതാണ്. കോർപ്പറേറ്റ് റിപ്പോർട്ടിംഗ് കോഡിന് അനുസരിച്ച് പ്രവർത്തിക്കേണ്ടതാണ്.

The bank is following the path whereby the interest of the shareholders becomes the topmost priority without sacrificing any of the concerns of other stakeholders. The Bank sincerely believes that it has a duty to enhance shareholders' wealth by economic value addition. The bank recognizes the fact that they are the trustees and custodian of public money and in order to fulfill its fiduciary obligations and responsibilities it has to maintain and continue to enjoy the trust and confidence of the public at large.

കോർപ്പറേറ്റ് റിപ്പോർട്ടിംഗ് കോഡിന് അനുസരിച്ച് പ്രവർത്തിക്കേണ്ടതാണ്. കോർപ്പറേറ്റ് റിപ്പോർട്ടിംഗ് കോഡിന് അനുസരിച്ച് പ്രവർത്തിക്കേണ്ടതാണ്. കോർപ്പറേറ്റ് റിപ്പോർട്ടിംഗ് കോഡിന് അനുസരിച്ച് പ്രവർത്തിക്കേണ്ടതാണ്.

Towards this goal, the bank endeavors to follow the best practices in Corporate Governance detailed as under:

⇒ കോർപ്പറേറ്റ് റിപ്പോർട്ടിംഗ് കോഡിന് അനുസരിച്ച് പ്രവർത്തിക്കേണ്ടതാണ്.

⇒ Clear statements of Board processes and Board - Executive Linkage

⇒ കോർപ്പറേറ്റ് റിപ്പോർട്ടിംഗ് കോഡിന് അനുസരിച്ച് പ്രവർത്തിക്കേണ്ടതാണ്.

⇒ Disclosures, integrity, accountability, transparency, adequate systems and procedures to monitor the state of affairs of the bank to enable the Board to effectively discharge its responsibilities to the stakeholders of the bank

⇒ കോർപ്പറേറ്റ് റിപ്പോർട്ടിംഗ് കോഡിന് അനുസരിച്ച് പ്രവർത്തിക്കേണ്ടതാണ്.

⇒ Achievement of excellence in corporate governance by

- ❖ കോർപ്പറേറ്റ് റിപ്പോർട്ടിംഗ് കോഡിന് അനുസരിച്ച് പ്രവർത്തിക്കേണ്ടതാണ്.
- ❖ കോർപ്പറേറ്റ് റിപ്പോർട്ടിംഗ് കോഡിന് അനുസരിച്ച് പ്രവർത്തിക്കേണ്ടതാണ്.

- ❖ Conforming to and exceeding wherever possible the prevalent mandatory guidelines on corporate governance
- ❖ Regularly reviewing the Board process and the management systems for further improvement

കോർപ്പറേറ്റ് റിപ്പോർട്ടിംഗ് കോഡിന് അനുസരിച്ച് പ്രവർത്തിക്കേണ്ടതാണ്. കോർപ്പറേറ്റ് റിപ്പോർട്ടിംഗ് കോഡിന് അനുസരിച്ച് പ്രവർത്തിക്കേണ്ടതാണ്. കോർപ്പറേറ്റ് റിപ്പോർട്ടിംഗ് കോഡിന് അനുസരിച്ച് പ്രവർത്തിക്കേണ്ടതാണ്.

The bank believes that good governance is voluntary and self-disciplining with the strongest impetus coming from the Directors and the Management itself and that Good Corporate Governance alone will help the bank to achieve its ultimate goal of maximizing value to all its stakeholders. The management and organization of IOB endeavors to be progressive, competent and trustworthy for customers and stakeholders, while reflecting and respecting the best Indian values in its conduct.



14	14.05.2005	14.05.2005	14.05.2005	14.05.2005	14.05.2005
15	15.07.2002	15.07.2002	15.07.2002	15.07.2002	15.07.2002
16	16.08.2005	16.08.2005	16.08.2005	16.08.2005	16.08.2005
17	17.08.2005	17.08.2005	17.08.2005	17.08.2005	17.08.2005
18	18.08.2005	18.08.2005	18.08.2005	18.08.2005	18.08.2005
19	19.09.2005	19.09.2005	19.09.2005	19.09.2005	19.09.2005
20	20.07.2006	20.07.2006	20.07.2006	20.07.2006	20.07.2006

14	Shri S.K. Sehgal	Shareholder Director	Non Executive	08.12.2005	Reelected
15	Shri M.N. Venkatesan	Shareholder Director	Non Executive	08.12.2002	07 12 2005
16	Shri M N Venkatesan	Shareholder Director	Non Executive	08.12.2005	Reelected
17	Shri A K Bhargava	Shareholder Director	Non Executive	08.12.2005	—
18	Shri Chiranjib Sen	Shareholder Director	Non Executive	08.12.2005	—
19	Shri Sooraj Khatri	Director - Part time Non official	Non Executive	09.12.2005	—
20	Shri M N Kanda-swamy	Director - Part time Non official	Non Executive	07.02.2006	—

ഓഡിറ്റിംഗ് റിപ്പോർട്ടിന്റെ അടിസ്ഥാനത്തിൽ ബോർഡ് അംഗങ്ങൾ തിരഞ്ഞെടുക്കൽ, സർവ്വീസ് വിലയിരുത്തൽ, അറ്റാൻഡൻസ്, അധികാരികൾക്കുള്ള സർട്ടിഫിക്കറ്റുകൾ, സർട്ടിഫിക്കറ്റുകൾ, സർട്ടിഫിക്കറ്റുകൾ, സർട്ടിഫിക്കറ്റുകൾ, സർട്ടിഫിക്കറ്റുകൾ

The Board has adopted a Code of Conduct for Directors and all the General Managers and a declaration has been obtained from the CMD about its compliance.

വ. ബോർഡ് യോഗത്തിന്റെ വിവരങ്ങൾ

c. Meetings of the Board:

ബോർഡ് യോഗത്തിന്റെ തീയതി, സ്ഥലം, കാര്യങ്ങൾ, ബോർഡ് അംഗങ്ങൾ, സർട്ടിഫിക്കറ്റുകൾ, സർട്ടിഫിക്കറ്റുകൾ, സർട്ടിഫിക്കറ്റുകൾ, സർട്ടിഫിക്കറ്റുകൾ, സർട്ടിഫിക്കറ്റുകൾ, സർട്ടിഫിക്കറ്റുകൾ

The date and place of the meeting as well as the agenda papers are advised to all Directors well in advance. The Directors have access to all additional information on the agenda. Executives of the Bank are also invited to attend the Board meetings to provide necessary clarifications. The meetings of the Board are held at least once a quarter with a minimum of six times a year.

- ◆ 2005-2006 ഫിസൽ വർഷം 16 തവണ 16 തവണ ബോർഡ് യോഗം സംഘടിപ്പിച്ചു:

- ◆ During the financial year 2005-06, the Board meetings were held 16 times on the following dates:

ക്രമ നമ്പർ	യോഗം സംഘടിപ്പിച്ച തീയതി	സ്ഥലം
1	15 04 2005	ഹോങ്കോങ്ങ്
2	27 04 2005	ചെന്നൈ
3	30 05 2005	ചെന്നൈ
4	17 06 2005	ചെന്നൈ
5	29 07 2005	ചെന്നൈ
6	31 08 2005	കൊൽക്കത്ത
7	30 09 2005	ചെന്നൈ
8	22 10 2005	അമൃത്സർ
9	26 10 2005	മുംബൈ
10	09 11 2005	ബാംഗളൂർ
11	19 11 2005	മദുരൈ
12	27 12 2005	ചെന്നൈ
13	25 01 2006	മുംബൈ
14	14 02 2006	മുംബൈ
15	24 02 2006	ദില്ലി
16	24 03 2006	ദില്ലി

SL NO	DATE OF MEETING	PLACE HELD
01	15 04 2005	Hongkong
02	27 04 2005	Chennai
03	30 05 2005	Chennai
04	17 06 2005	Chennai
05	29 07 2005	Chennai
06	31 08 2005	Kolkatta
07	30 09 2005	Chennai
08	22 10 2005	Amritsar
09	26 10 2005	Mumbai
10	09 11 2005	Bangalore
11	19 11 2005	Madurai
12	27 12 2005	Chennai
13	25 01 2006	Mumbai
14	14 02 2006	Mumbai
15	24 02 2006	Delhi
16	24 03 2006	Delhi

- ◆ ബോർഡ് യോഗം, കാര്യങ്ങൾ, കാര്യങ്ങൾ, കാര്യങ്ങൾ, കാര്യങ്ങൾ, കാര്യങ്ങൾ, കാര്യങ്ങൾ

- ◆ All the meetings were conducted with proper quorum and without any adjournments.

◆ 1/2012 3/2012/ 2012-13 1/2012 3/2012
 '1/2012 3/2012' 2012-13

◆ Attendance of the directors at the above board meetings/ last AGM are furnished below:

Sl. No.	Name of Director	Date	Attendance
01	1/2012 3/2012, 2012-13	02/02	1/2012 3/2012, 2012-13
2	2/2012 3/2012, 2012-13	13/13	0/2012
3	3/2012, 2012-13	15/16	0/2012
4	4/2012 3/2012	08/16	1/2012
5	5/2012, 2012-13	06/04/2005 0/2012 3/2012, 2012-13	1/2012 3/2012, 2012-13
6	6/2012 3/2012	12/16	1/2012
7	7/2012 3/2012	15/16	0/2012
8	8/2012, 2012-13	15/15	0/2012
9	9/2012; 2012-13	01/01	1/2012 3/2012, 2012-13
10	10/2012 3/2012 1/2 2012-13	03/03	1/2012 3/2012, 2012-13
11	11/2012-13 2012-13	05/05	1/2012 3/2012, 2012-13
12	12/2012 1/2 3/2012-13	03/03	1/2012 3/2012, 2012-13
13	13/2012 1/2 3/2012-13	07/11	1/2012
14	14/2012 3/2012-13	08/11	1/2012
15	15/2012 3/2012 2012-13	16/16	0/2012
16	16/2012 1/2 3/2012-13	16/16	0/2012
17	17/2012 3/2012 2012-13	05/05	1/2012 3/2012, 2012-13
18	18/2012 3/2012 2012-13	03/05	1/2012 3/2012, 2012-13

Sl. No.	Name of Director	Number of Board Meetings attended	Attendance in the last AGM
01	Shri S.C. Gupta, CMD	02/02	Ceased to be the CMD on the date of AGM
02	Shri T S Narayana sami, CMD	13/13	Yes
03	Shri. AR. Nagappan, ED	15/16	Yes
04	Shri Madhusudan Prasad	08/16	No
05	Shri Anand Sinha	Ceased to be a director from 06/04/2005. No meeting was held upto that date	Ceased to be a director on the date of AGM
06	Shri C S Murthy	12/16	No
07	Shri S. Srinivasan	15/16	Yes
08	Shri K. Ananda Kumar	15/15	Yes
09	Shri J D Sharma	01/01	Was not a director on the date of AGM
10	Shri Nitin M. Kiwalkar	03/03	Ceased to be a director on the date of AGM
11	Shri Sooraj Khatri	05/05	Was not a director on the date of AGM
12	Shri M N Kandaswamy	03/03	Was not a director on the date of AGM
13	Dr. Harsh Mahajan	07/11	No
14	Shri C.T. Kurien	08/11	No
15	Shri S.K. Sehgal	16/16	Yes
16	Shri M.N. Venkatesan	16/16	Yes
17	Shri A K Bhargava	05/05	Was not a director on the date of AGM
18	Shri Chiranjib Sen	03/05	Was not a director on the date of AGM



- ◆ 3D Ombudsman and Finance Committee's terms, responsibilities and powers are:
 - > , and - Inter-Branch Adjustment Accounts
 - > , and - Unreconciled long outstanding entries in Inter – Bank Accounts and Nostro Accounts , and - Reconciliation of SGL
 - > , and - Frauds and
 - > , and - All other major areas of house – keeping,
- ◆ Obtains and reviews half – yearly reports from the Compliance Officers of the functional areas
- ◆ Reviews and follows up on the report of the statutory audits, and all the issues raised in the Long Form Audit Report (LFAR) and interacts with the external auditors before the finalization of the annual / semi-annual financial accounts and reports.
- ◆ Reviews and follows up all the issues / concerns raised in the Inspection reports of RBI.
- ◆ Additional role functions entrusted to ACB in terms of SEBI Committee on Corporate Governance guidelines issued by RBI to Indian Commercial Banks listed in Stock Exchange. The Audit Committee shall have power, which includes the following:
 - To investigate any activity within its terms of reference.
 - To seek information from any employee.
 - To obtain outside legal or other professional advice.
 - To secure attendance of outsiders with relevant expertise, if it considers necessary.
- ◆ The role of the Audit Committee shall also include the following in addition to the existing role function.
 - Overseeing of the company's financial reporting process and the disclosure of its financial information to ensure that the financial statement is correct, sufficient and credible.
- ◆ 3D Ombudsman and Finance Committee's terms, responsibilities and powers are:
 - To investigate any activity within its terms of reference.
 - To seek information from any employee.
 - To obtain outside legal or other professional advice.
 - To secure attendance of outsiders with relevant expertise, if it considers necessary.
- ◆ 3D Ombudsman and Finance Committee's terms, responsibilities and powers are:
 - To investigate any activity within its terms of reference.
 - To seek information from any employee.
 - To obtain outside legal or other professional advice.
 - To secure attendance of outsiders with relevant expertise, if it considers necessary.
- ◆ 3D Ombudsman and Finance Committee's terms, responsibilities and powers are:
 - To investigate any activity within its terms of reference.
 - To seek information from any employee.
 - To obtain outside legal or other professional advice.
 - To secure attendance of outsiders with relevant expertise, if it considers necessary.



3.3 • അമ്മേച്വ/പരിഷ്കരണ കമ്മിറ്റി

കമ്മിറ്റി ചെയർമാൻ, അംഗങ്ങൾ, അല്ലെങ്കിൽ കമ്മിറ്റി ചെയർമാൻ 01.04.2005 മുതൽ 31.03.2006 വരെ 3 തവണയ്ക്ക് കമ്മിറ്റി യോഗങ്ങൾ സംഘടിപ്പിച്ചു. കമ്മിറ്റിയിൽ ഓരോ അംഗത്തിനും 03 യോഗങ്ങൾ കമ്മിറ്റിയിൽ പങ്കെടുത്തു.

ക്രമ നമ്പർ	അംഗത്തിന്റെ പേര്	യോഗങ്ങൾ പങ്കെടുത്ത തീയതി
1.	ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ	02/03
2.	കമ്മിറ്റി ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ	03/03
3.	കമ്മിറ്റി ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ	01/03
4.	കമ്മിറ്റി ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ	03/03

3.4 • വലിയ മൂല്യ ക്രമക്കേടുകൾ നിരീക്ഷിക്കുന്ന കമ്മിറ്റി

കമ്മിറ്റി ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ 01.04.2005 മുതൽ 31.03.2006 വരെ കമ്മിറ്റി യോഗങ്ങൾ സംഘടിപ്പിച്ചു. കമ്മിറ്റിയിൽ പങ്കെടുത്ത അംഗങ്ങൾ 03 യോഗങ്ങൾ കമ്മിറ്റിയിൽ പങ്കെടുത്തു.

ക്രമ നമ്പർ	അംഗത്തിന്റെ പേര്
1.	ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ
2.	കമ്മിറ്റി ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ
3.	കമ്മിറ്റി ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ
4.	കമ്മിറ്റി ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ
5.	കമ്മിറ്റി ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ

3.5 • കസ്റ്റമർ സർവീസ് കമ്മിറ്റി

കമ്മിറ്റി ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ 01.04.2005 മുതൽ 31.03.2006 വരെ കമ്മിറ്റി യോഗങ്ങൾ സംഘടിപ്പിച്ചു. കമ്മിറ്റിയിൽ പങ്കെടുത്ത അംഗങ്ങൾ 03 യോഗങ്ങൾ കമ്മിറ്റിയിൽ പങ്കെടുത്തു.

ക്രമ നമ്പർ	അംഗത്തിന്റെ പേര്	യോഗങ്ങൾ പങ്കെടുത്ത തീയതി
1.	ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ	02/03
2.	കമ്മിറ്റി ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ	03/03
3.	കമ്മിറ്റി ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ	02/03
4.	കമ്മിറ്റി ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ	00/03
5.	കമ്മിറ്റി ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ	03/03
6.	കമ്മിറ്റി ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ	02/02
7.	കമ്മിറ്റി ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ	01/01
8.	കമ്മിറ്റി ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ	01/01
9.	കമ്മിറ്റി ചെയർമാൻ, കമ്മിറ്റി ചെയർമാൻ	02/02

3.3 RISK MANAGEMENT COMMITTEE

The Chairman of the Committee is the CMD of the bank. The Committee met during the period 01.04.2005 to 31.03.2006 for 3 times. Number of Meetings attended by each Committee Member:

Sl. No	Name of the Directors	Number of Meetings attended
01	Shri T S Narayanasami, CMD	02/03
02	Shri AR. Nagappan, ED	03/03
03	Shri C S Murthy, RBI Nominee	01/03
04	Shri M. N. Venkatesan, Shareholder Director	03/03

3.4 COMMITTEE FOR MONITORING LARGE VALUE FRAUDS

The Chairman of the committee is CMD. The Committee did not meet during the period 01.04.2005 to 31.03.2006. The members of the committee are:

Sl.No.	Name of the Directors
01	Shri T S Narayanasami
02	Shri Madhusudan Prasad (Govt Director)
03	Shri M. N. Venkatesan
04	Shri A K Bhargava
05	Shri S.K. Sehgal

3.5 CUSTOMER SERVICE COMMITTEE

The Chairman of the committee is CMD or Executive Director. The Committee met three times during the period 01.04.2005 to 31.03.2006 and attended by the following members:

Sl. No	Name of the Directors	Number of Meetings attended
01	Shri T S Narayanasami	02/03
02	Shri AR Nagappan	03/03
03	Shri Madhusudan Prasad	02/03
04	Shri C S Murthy	00/03
05	Shri S Srinivasan	03/03
06	Shri K. Ananda Kumar	02/02
07	Shri J D Sharma	01/01
08	Shri S.K.Sehgal	01/01
09	Shri M N Venkatesan	02/02

10. பின்வரும் அட்டைகள் மீது இது வருடம் சீர்திருத்தம் செய்யப்படாததாகும்

வருடம் வருடம்	01.04.2005 தொடக்கம்	வருடம் வருடம்	01.04.2006 வருடம்	சீர்திருத்தம் சீர்திருத்தம்
1. பின்வரும், சீர்திருத்தம், சீர்திருத்தம், சீர்திருத்தம்	781	781	781	சீர்திருத்தம்
2. பின்வரும் சீர்திருத்தம்	2922	2922	2922	சீர்திருத்தம்
3. பின்வரும் சீர்திருத்தம், சீர்திருத்தம், சீர்திருத்தம், சீர்திருத்தம், சீர்திருத்தம், சீர்திருத்தம், சீர்திருத்தம், சீர்திருத்தம்	07	58	52	13
மொத்தம்	7	3761	3755	13

6. பொது சபை கூட்டம்

11. பொது சபை கூட்டம் - பொது சபை கூட்டம், சீர்திருத்தம், சீர்திருத்தம்

வருடம்	பொது சபை கூட்டம்	பொது சபை கூட்டம்	பொது சபை கூட்டம்
01	பொது சபை கூட்டம்	18.07.2003 10.00	பொது சபை கூட்டம் 603, பொது சபை கூட்டம் - 600 006
02	பொது சபை கூட்டம்	31.07.2004 11.00	பொது சபை கூட்டம் 603, பொது சபை கூட்டம் - 600 006
03	பொது சபை கூட்டம்	17.06.2005 10.15	பொது சபை கூட்டம் 603, பொது சபை கூட்டம் - 600 006

12. பொது சபை கூட்டம் - பொது சபை கூட்டம், சீர்திருத்தம், சீர்திருத்தம்

13. பொது சபை கூட்டம் - பொது சபை கூட்டம், சீர்திருத்தம், சீர்திருத்தம்

14. பொது சபை கூட்டம் - பொது சபை கூட்டம், சீர்திருத்தம், சீர்திருத்தம்

வருடம்	பொது சபை கூட்டம்	பொது சபை கூட்டம்	பொது சபை கூட்டம்
01	பொது சபை கூட்டம்	07.12.2002 11.00	பொது சபை கூட்டம் 603, பொது சபை கூட்டம் - 600 006
02	பொது சபை கூட்டம்	30.11.2005 11.00	பொது சபை கூட்டம் 603, பொது சபை கூட்டம் - 600 006

d. Number of complaints received, resolved and pending during the year:

SL NO	NATURE OF COMPLAINT	BALANCE AS ON 01 04 2005	RECEIVED	REDRESSED	PENDING AS ON 31 03 2006
01	Non receipt of refund order and Share certificates	Nil	781	781	Nil
02	Non receipt of Dividend	Nil	2922	2922	Nil
03	Complaints to SEBI / Stock Exchanges and Consumer Redressal forum / Court	07	58	52	13
Total			7	3761	3755

6. General Body Meeting:

a. Location and time where last three General Body Meetings were held:

Sl. No.	Nature of Meeting	Date, Day and time of Meeting	Venue
01	Third AGM	18.07.2003 Friday 10.00 A.M.	Rani Seethai Hall 603, Anna Salai, Chennai – 600 006
02	Fourth AGM	31 07 2004 Saturday 11.00 AM	Rani Seethai Hall 603, Anna Salai, Chennai – 600 006
03	Fifth AGM	17 06 2005 Friday 10.15 AM	Rani Seethai Hall 603, Anna Salai, Chennai – 600 006

b. No special resolutions were passed in the previous three AGMs.

c. We have not introduced the Postal ballot system.

d. Location and time where Extra Ordinary General Body Meetings were held:

Sl. No.	Nature of Meeting	Date, Day and time of Meeting	Venue
01	First EGM	07.12.2002 Saturday 11.00 A.M.	Rani Seethai Hall 603, Anna Salai, Chennai – 600 006
02	Second EGM	30.11.2005 Wednesday 11.00 A.M.	Rani Seethai Hall 603, Anna Salai, Chennai – 600 006



7. විශේෂ තොරතුරු

මෙම වාර්ෂික වාර්තාවේ විස්තර කර ඇති, "විකේ, ආදායම් සහ අනෙකුත් අංශවලට සහයෝගීතාවය, සහ මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇති වාර්ෂික වාර්තාවේ අනෙකුත් කොටස් ආදායම් ආදායම් මට්ටමට සමාන වන පරිදි විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇත.

෧ 31.03.2006 වන විට, විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇති වාර්ෂික වාර්තාවේ අනෙකුත් කොටස් ආදායම් මට්ටමට සමාන වන පරිදි විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇත.

෨ විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇති වාර්ෂික වාර්තාවේ අනෙකුත් කොටස් ආදායම් මට්ටමට සමාන වන පරිදි විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇත.

෩ විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇති වාර්ෂික වාර්තාවේ අනෙකුත් කොටස් ආදායම් මට්ටමට සමාන වන පරිදි විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇත.

4. විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇති වාර්ෂික වාර්තාවේ අනෙකුත් කොටස් ආදායම් මට්ටමට සමාන වන පරිදි විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇත.

8. වාර්ෂික වාර්තාවේ වාර්තා

මෙම වාර්ෂික වාර්තාවේ, විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇති වාර්ෂික වාර්තාවේ අනෙකුත් කොටස් ආදායම් මට්ටමට සමාන වන පරිදි විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇත.

෧ වාර්ෂික වාර්තාවේ විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇති වාර්ෂික වාර්තාවේ අනෙකුත් කොටස් ආදායම් මට්ටමට සමාන වන පරිදි විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇත.

වාර්ෂික වාර්තාවේ අංකය	වාර්ෂික වාර්තාවේ අංකය	වාර්ෂික වාර්තාවේ අංකය	වාර්ෂික වාර්තාවේ අංකය
31.03.2005	විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇත.	විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇත.	28 04 2005
30.06.2005	විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇත.	විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇත.	30 07 2005
30.09.2005	විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇත.	විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇත.	27 10 2005
31.12.2005	විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇත.	විකේ සහ අනෙකුත් අංශවලට සහයෝගීතාවයක් සැපයීමට මෙම වාර්ෂික වාර්තාවේ 10 වැනි කොටසේ විස්තර කර ඇත.	26 01 2006

7. Disclosures:

a. There are no significant related party transactions of the Bank with its Directors, Management, their subsidiaries or relatives etc that would have potential conflict with the interests of the Bank at large.

b. No penalties were imposed or strictures passed on us by Stock Exchanges/SEBI /any statutory authority on any matter related to Capital markets during the last three years ended 31 03 2006, except in one instance by RBI, the details of which have been provided in the Notes on Accounts to the Balance Sheet.

c. Presently the bank does not have a Whistle Blower policy but has a policy which is similar to it. No persons have been denied access to the Audit Committee.

d. The Bank has complied with all the mandatory requirements to the extent provided for in the statutes/guidelines/directives issued by the RBI/Government of India from time to time, for a Nationalized bank.

e. The Non Mandatory requirements have been adopted as stated in this report against the relevant items.

8 Means of Communication:

a. The quarterly un-audited financial results of the Bank are approved by the Board of Directors and the same are submitted within the stipulated period to all the stock exchanges where the Bank's shares are listed. The Bank has been sending quarterly results to all the shareholders.

b. The quarterly financial results are also published in a national daily and a regional vernacular daily in terms of Clause 41 of the Listing agreement. The details and date of publications are as under:

Quarter ended	English Daily	Regional Daily	Date of publication
31.03.2005	The Economic Times	Dinamalar (Tamil)	28 04 2005
30.06.2005	The Hindu - Business Line	Dinamalar (Tamil)	30 07 2005
30.09.2005	The Hindu - Business Line	Dinamalar (Tamil)	27 10 2005
31.12 2005	The Hindu - Business Line	Dinamalar (Tamil)	26 01 2006

08. www.iob.com.
 10. www.iob.com.

9. General Shareholder information

a. AGM : Date, Time and Venue:

திகதி	16.06.2006
நேரம்	09:15 மணி
இடம்	ரணிசீதை ஹால் 603, அண்ணா சாலை, சென்னை - 600 006

b. Financial Year: 01st April to 31st March

c. Date of Book Closure :
 13 05 2006 to 19 05 2006 (Both days inclusive)

d. Dividend Payment Date:
 27 06 2006 அல்லது அதற்கு பின்னர்

e. The Bank's shares are listed on the following stock exchanges:

இலாகா	இலாகா
மதுரை இலாகா	, டி, சி
மும்பை இலாகா	532388
நாஷிக் இலாகா	, டி, சி, டி, என், டி, என், டி, என்

c. The quarterly results are also being displayed on the Bank's **web-site www.iob.com**.

9. General Shareholder information:

a. AGM : Date, Time and Venue:

Date	16 06 2006
Time	10 15 AM
Venue	Rani Seethai Hall 603, Anna Salai, Chennai – 600 006

b. Financial Year: 01st April to 31st March

c. Date of Book Closure :
 13 05 2006 TO 19 05 2006 (Both days inclusive)

d. Dividend Payment Date:
 On or after 27 06 2006

e. The Bank's shares are listed on the following stock exchanges:

Name of the Stock Exchange	Stock Code
Madras Stock Exchange	I O B
Mumbai Stock Exchange	532388
National Stock Exchange	IOB EQ AE BE BT

Annual listing fees for the year 2005-06 has been paid to the stock exchanges within the prescribed due dates.

f. Share price and volume traded in Stock Exchange:

2005-06 ஆம் ஆண்டுக்கான பி.ஓ.பி. (P.O.B.) அட்டவணை, இது கீழ்க்கண்டிருக்கிறது.

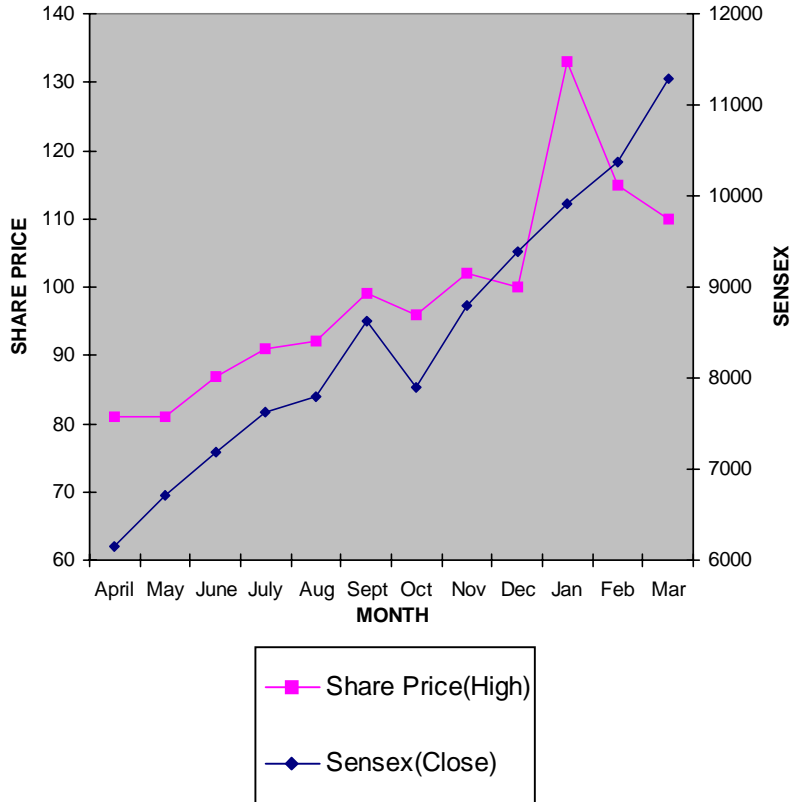
பி.ஓ.பி. (P.O.B.)	மதுரை இலாகா		மும்பை இலாகா	
	பி.ஓ.பி. (P.O.B.)	பி.ஓ.பி. (P.O.B.)	பி.ஓ.பி. (P.O.B.)	பி.ஓ.பி. (P.O.B.)
ஏப்ரல் 2005	81.35	67.15	81.25	67.30
மே 2005	85.00	69.20	81.00	69.10
ஜூன் 2005	87.80	71.50	87.45	73.05
ஜூலை 2005	91.00	73.00	91.00	73.00
ஆகஸ்ட் 2005	91.00	81.00	92.00	72.85
செப்டம்பர் 2005	100.00	82.90	99.00	84.00
அக்டோபர் 2005	95.90	82.25	96.00	83.50
நவம்பர் 2005	101.85	88.55	101.60	89.30
டிசம்பர் 2005	99.25	89.00	99.90	90.30
ஜனவரி 2006	134.40	92.50	132.70	92.40
பிப்ரவரி 2006	113.00	98.55	115.00	98.60
மார்ச் 2006	108.90	93.35	109.50	93.00

Period Month	National Stock Exchange		Bombay Stock Exchange	
	High (Rs)	Low (Rs)	High (Rs)	Low (Rs)
Apr 2005	81.35	67.15	81.25	67.30
May 2005	85.00	69.20	81.00	69.10
Jun 2005	87.80	71.50	87.45	73.05
Jul 2005	91.00	73.00	91.00	73.00
Aug 2005	91.00	81.00	92.00	72.85
Sep 2005	100.00	82.90	99.00	84.00
Oct 2005	95.90	82.25	96.00	83.50
Nov 2005	101.85	88.55	101.60	89.30
Dec 2005	99.25	89.00	99.90	90.30
Jan 2006	134.40	92.50	132.70	92.40
Feb 2006	113.00	98.55	115.00	98.60
Mar 2006	108.90	93.35	109.50	93.00



ce. 1.4.2005 On 31.3.2006 ത്തും അതിനു മുമ്പും നടത്തിയ കമ്പിളി
 ഭാഗ്യം വഹിച്ചിട്ടുള്ളതായി കാണുന്നു

g. Equity Performance in comparison to BSE
 during 01 04 2005 to 31 03 2006



•a. അതിന്റെ, അതിന്റെ, അതിന്റെ :
 ഹിന്ദി കമ്പിളി/കമ്പിളി കമ്പിളി കമ്പിളി
 (കമ്പിളി - , കമ്പിളി , കമ്പിളി)
 കമ്പിളി കമ്പിളി കമ്പിളി ; കമ്പിളി , കമ്പിളി കമ്പിളി
 കമ്പിളി , കമ്പിളി കമ്പിളി , കമ്പിളി - 600 002
 > കമ്പിളി - 28460395, 28460084,
 കമ്പിളി - 28460129
 കമ്പിളി : cameosys@satyam.net.in

h. Registrar & Transfer agent:
 M/s. Cameo Corporate Services Ltd
 (Unit-IOB)
 Subramanian Building, I Floor
 No.1 Club House Road
 Chennai-600 002
 Tel: 28460395; 28460084 Fax: 28460129
 email:cameosys@satyam.net.in

•a. കമ്പിളി , കമ്പിളി കമ്പിളി
 , കമ്പിളി , കമ്പിളി , കമ്പിളി , കമ്പിളി കമ്പിളി കമ്പിളി
 • കമ്പിളി കമ്പിളി , കമ്പിളി , കമ്പിളി , കമ്പിളി , കമ്പിളി കമ്പിളി
 , കമ്പിളി കമ്പിളി കമ്പിളി കമ്പിളി ; കമ്പിളി കമ്പിളി കമ്പിളി
 കമ്പിളി കമ്പിളി കമ്പിളി കമ്പിളി കമ്പിളി , കമ്പിളി കമ്പിളി കമ്പിളി
 , കമ്പിളി കമ്പിളി കമ്പിളി കമ്പിളി , കമ്പിളി കമ്പിളി കമ്പിളി കമ്പിളി
 കമ്പിളി കമ്പിളി കമ്പിളി കമ്പിളി കമ്പിളി , കമ്പിളി കമ്പിളി കമ്പിളി കമ്പിളി
 കമ്പിളി കമ്പിളി (കമ്പിളി കമ്പിളി കമ്പിളി) , കമ്പിളി കമ്പിളി കമ്പിളി കമ്പിളി
 (കമ്പിളി ; കമ്പിളി കമ്പിളി കമ്പിളി , കമ്പിളി കമ്പിളി കമ്പിളി)

i. Share Transfer System:
 Our bank has a sub committee of the Board for considering the requests received from shareholders for transfer, transmission, transposition, issuance of duplicate share certificates, splitting, consolidation, remat, name change etc., The Chairman and Managing Director or in his absence the Executive Director is Chairman of the Committee. The other members of the committee are: A Share holder Director (Shri.M.N. Venkatesan) and another Director (Shri J D Sharma).

> . 31.03.2006 തിനീട് തിനീട്താലിയാ തിനീട് തിനീട്താലിയാ:

തിനീട്താലിയാ തിനീട്താലിയാ	തിനീട്താലിയാ തിനീട്താലിയാ	തിനീട്താലിയാ തിനീട്താലിയാ	തിനീട്താലിയാ തിനീട്താലിയാ
1. തിനീട്താലിയാ	333600000	61.23	
തിനീട്താലിയാ	333600000	61.23	
തിനീട്താലിയാ തിനീട്താലിയാ :			
2. തിനീട്താലിയാ തിനീട്താലിയാ			
തിനീട്താലിയാ, തിനീട്താലിയാ, തിനീട്താലിയാ, തിനീട്താലിയാ	6597602	1.21	
തിനീട്താലിയാ തിനീട്താലിയാ തിനീട്താലിയാ	16228968	2.98	
തിനീട്താലിയാ തിനീട്താലിയാ തിനീട്താലിയാ	94737345	17.39	
തിനീട്താലിയാ തിനീട്താലിയാ	117563915	21.58	
3. തിനീട്താലിയാ			
തിനീട്താലിയാ തിനീട്താലിയാ തിനീട്താലിയാ	7810417	1.43	
തിനീട്താലിയാ തിനീട്താലിയാ തിനീട്താലിയാ	80576248	14.79	
തിനീട്താലിയാ തിനീട്താലിയാ തിനീട്താലിയാ	4573890	0.84	
തിനീട്താലിയാ തിനീട്താലിയാ	675530	0.13	
തിനീട്താലിയാ തിനീട്താലിയാ	93636085	17.19	
തിനീട്താലിയാ തിനീട്താലിയാ	544800000	100.00	

Y. 31.03.2006 തിനീട്താലിയാ , തിനീട്താലിയാ:

തിനീട്താലിയാ തിനീട്താലിയാ തിനീട്താലിയാ	തിനീട്താലിയാ തിനീട്താലിയാ തിനീട്താലിയാ	തിനീട്താലിയാ തിനീട്താലിയാ തിനീട്താലിയാ (A)	തിനീട്താലിയാ തിനീട്താലിയാ (A) തിനീട്താലിയാ തിനീട്താലിയാ തിനീട്താലിയാ	തിനീട്താലിയാ തിനീട്താലിയാ തിനീട്താലിയാ
208308	86.22	5000 തിനീട്താലിയാ	40867193	7.50
24337	10.07	5001 തിനീട്താലിയാ 10000	20583731	3.78
6161	2.55	10001 തിനീട്താലിയാ 20000	8686041	1.59
1056	0.44	20001 തിനീട്താലിയാ 30000	2625262	0.48
547	0.23	30001 തിനീട്താലിയാ 40000	1952549	0.36
265	0.11	40001 തിനീട്താലിയാ 50000	1242886	0.23
409	0.17	50001 തിനീട്താലിയാ 100000	2986949	0.55
507	0.21	100001 തിനീട്താലിയാ തിനീട്താലിയാ	465855389	85.51
241590	100.00	തിനീട്താലിയാ	544800000	100.00

j. Shareholding Pattern as on 31.3.2006:

Sl. No	Category	No. of Shares	% of share holding
01	Government of India	333600000	61.23
	Sub-Total	333600000	61.23
NON-PROMOTERS HOLDING:			
02	Institutional Investors:		
A	Mutual funds and UTI	6597602	1.21
B	Banks, Financial Institutions, Insurance Companies etc.	16228968	2.98
C	Foreign Institutional Investors	94737345	17.39
	Sub-Total	117563915	21.58
03	Others:		
A	Private Corporate Bodies	7810417	1.43
B	Indian Public	80576248	14.79
C	NRI/OCB	4573890	0.84
D	Others	675530	0.13
	Sub-total	93636085	17.19
	GRAND TOTAL	544800000	100.00

k. Distribution schedule as on 31.3.2006:

No. of share holders	% to total	Shareholding of nominal value of share (Rs.)	No. of Shares of Rs. 10/- each.	% to total
208308	86.22	Upto 5000	40867193	7.50
24337	10.07	5001 – 10000	20583731	3.78
6161	2.55	10001 – 20000	8686041	1.59
1056	0.44	20001 – 30000	2625262	0.48
547	0.23	30001 – 40000	1952549	0.36
265	0.11	40001 – 50000	1242886	0.23
409	0.17	50001 – 100000	2986949	0.55
507	0.21	100001 and above	465855389	85.51
241590	100.00	TOTAL	544800000	100.00



ಡಿರಾಕ್ಟರಿ ಅಧಿಕಾರಿಗಳ ವಿವರ

DIRECTORS' PROFILE

01 **ಇಂಪೈ** : Name > ಉತ್ತರಾಧಿಕಾರಿಗಳ ವಿವರ
ವಯಸ್ಸು : 56 ವರ್ಷ
ನಿರೀಕ್ಷಿಸಿದ ವರ್ಷ : 36 ವರ್ಷ
ಬಿ.ಡಿ.ಐ. : ಉತ್ತರಾಧಿಕಾರಿಗಳ ವಿವರ
ಬಿ.ಡಿ.ಐ.ಯಲ್ಲಿ ಸೇರಿನಾಗಿನ ದಿನಾಂಕ : 09 06 2005
ಬಿ.ಡಿ.ಐ.ಯಲ್ಲಿ ಸೇರಿನಾಗಿನ ದಿನಾಂಕ : 31 05 2009
ಇತರ ದಿರಾಕ್ಟರಿ ಅಧಿಕಾರಿಗಳ ವಿವರ : , 1969 ರಲ್ಲಿ ಸೇರಿನಾಗಿನ ಅಧಿಕಾರಿಗಳ ವಿವರ

01 **Name** : Mr. T S Narayanasami
Age : 56 years
Experience : 36 years
Qualification : B.Sc
Occupation : Chairman and Managing Director
Date of Appointment : 09 06 2005
Date of Expiry of current term : 31 05 2009
Experience / Other Directorships : Joined Union Bank of India in 1969 and played key leadership roles at the Branch, Regional and Zonal Levels covering a vast geographical spread. Appointed by the Government of India as Executive Director in Punjab National Bank in 2000. He held several key positions including the Chairman of PNB Asset Management Co Limited and Director on the Boards of PNB Gilts Limited and PNB Housing Finance Limited. He was awarded T A Pai Memorial BEST BANKER award by a Kannada Monthly Magazine. Appointed by the Government of India as CMD of Andhra Bank in April 2004 and thereafter took over as CMD of Indian Overseas Bank. Shareholding in IOB: NIL Other Directorships: NIL

ಉತ್ತರಾಧಿಕಾರಿಗಳ ವಿವರ : , 1969 ರಲ್ಲಿ ಸೇರಿನಾಗಿನ ಅಧಿಕಾರಿಗಳ ವಿವರ
ಬಿ.ಡಿ.ಐ. : 56 ವರ್ಷ
ನಿರೀಕ್ಷಿಸಿದ ವರ್ಷ : 36 ವರ್ಷ
ಬಿ.ಡಿ.ಐ. : ಉತ್ತರಾಧಿಕಾರಿಗಳ ವಿವರ
ಬಿ.ಡಿ.ಐ.ಯಲ್ಲಿ ಸೇರಿನಾಗಿನ ದಿನಾಂಕ : 09 06 2005
ಬಿ.ಡಿ.ಐ.ಯಲ್ಲಿ ಸೇರಿನಾಗಿನ ದಿನಾಂಕ : 31 05 2009
ಇತರ ದಿರಾಕ್ಟರಿ ಅಧಿಕಾರಿಗಳ ವಿವರ : , 1969 ರಲ್ಲಿ ಸೇರಿನಾಗಿನ ಅಧಿಕಾರಿಗಳ ವಿವರ
ಉತ್ತರಾಧಿಕಾರಿಗಳ ವಿವರ : , 1969 ರಲ್ಲಿ ಸೇರಿನಾಗಿನ ಅಧಿಕಾರಿಗಳ ವಿವರ
ಬಿ.ಡಿ.ಐ. : 56 ವರ್ಷ
ನಿರೀಕ್ಷಿಸಿದ ವರ್ಷ : 36 ವರ್ಷ
ಬಿ.ಡಿ.ಐ. : ಉತ್ತರಾಧಿಕಾರಿಗಳ ವಿವರ
ಬಿ.ಡಿ.ಐ.ಯಲ್ಲಿ ಸೇರಿನಾಗಿನ ದಿನಾಂಕ : 09 06 2005
ಬಿ.ಡಿ.ಐ.ಯಲ್ಲಿ ಸೇರಿನಾಗಿನ ದಿನಾಂಕ : 31 05 2009
ಇತರ ದಿರಾಕ್ಟರಿ ಅಧಿಕಾರಿಗಳ ವಿವರ : , 1969 ರಲ್ಲಿ ಸೇರಿನಾಗಿನ ಅಧಿಕಾರಿಗಳ ವಿವರ

02 **Name** : Mr. AR Nagappan
Age : 59 years
Experience : 34 years
Qualification : M Sc
Occupation : Executive Director
Date of Appointment : 27 08 2004
Date of Expiry of current term : 30 04 2006
Experience / Other Directorships : Held very high positions in Indian Bank and was instrumental in its turn-around. He was appointed as Executive Director of our bank with effect from 27 08 2004. Shareholding in IOB: NIL Other Directorships: NIL

02 **ಇಂಪೈ** : Name > ಉತ್ತರಾಧಿಕಾರಿಗಳ ವಿವರ
ವಯಸ್ಸು : 59 ವರ್ಷ
ನಿರೀಕ್ಷಿಸಿದ ವರ್ಷ : 34 ವರ್ಷ
ಬಿ.ಡಿ.ಐ. : ಉತ್ತರಾಧಿಕಾರಿಗಳ ವಿವರ
ಬಿ.ಡಿ.ಐ.ಯಲ್ಲಿ ಸೇರಿನಾಗಿನ ದಿನಾಂಕ : 27 08 2004
ಬಿ.ಡಿ.ಐ.ಯಲ್ಲಿ ಸೇರಿನಾಗಿನ ದಿನಾಂಕ : 30 04 2006
ಇತರ ದಿರಾಕ್ಟರಿ ಅಧಿಕಾರಿಗಳ ವಿವರ : , 1969 ರಲ್ಲಿ ಸೇರಿನಾಗಿನ ಅಧಿಕಾರಿಗಳ ವಿವರ

02 **Name** : Mr. AR Nagappan
Age : 59 years
Experience : 34 years
Qualification : M Sc
Occupation : Executive Director
Date of Appointment : 27 08 2004
Date of Expiry of current term : 30 04 2006
Experience / Other Directorships : Held very high positions in Indian Bank and was instrumental in its turn-around. He was appointed as Executive Director of our bank with effect from 27 08 2004. Shareholding in IOB: NIL Other Directorships: NIL

03 **ಇಂಪೈ** : Name > ಉತ್ತರಾಧಿಕಾರಿಗಳ ವಿವರ
ವಯಸ್ಸು : 49 ವರ್ಷ
ನಿರೀಕ್ಷಿಸಿದ ವರ್ಷ : 24 ವರ್ಷ
ಬಿ.ಡಿ.ಐ. : ಉತ್ತರಾಧಿಕಾರಿಗಳ ವಿವರ
ಬಿ.ಡಿ.ಐ.ಯಲ್ಲಿ ಸೇರಿನಾಗಿನ ದಿನಾಂಕ : 24 01 2005
ಬಿ.ಡಿ.ಐ.ಯಲ್ಲಿ ಸೇರಿನಾಗಿನ ದಿನಾಂಕ : 1981 ರಲ್ಲಿ ಸೇರಿನಾಗಿನ ಅಧಿಕಾರಿಗಳ ವಿವರ
ಇತರ ದಿರಾಕ್ಟರಿ ಅಧಿಕಾರಿಗಳ ವಿವರ : , 1969 ರಲ್ಲಿ ಸೇರಿನಾಗಿನ ಅಧಿಕಾರಿಗಳ ವಿವರ

03 **Name** : Mr. Madhusudan Prasad
Age : 49 years
Experience : 24 years
Qualification : M A, I A S
Occupation : Gol Nominee
Date of Appointment : 24 01 2005
Date of Expiry of current term : Until further orders from Govt., An IAS of 1981 batch.
Experience / Other Directorships : He is the Joint Secretary, Ministry of Finance, Government of India. Shareholding in IOB: NIL Other Directorships: NIL



07 **ಇಸ್ಮ** : ನೆತ್ತಿ 0ನೇ-ನೇ ತೇತ್ತಿ
ಆಯ : 50 ನೇತ್ತಿ
ಇಸ್ಮ : 25 ನೇತ್ತಿ
ಇಸ್ಮ : ತೇತ್ತಿ 0ನೇ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ
ಇಸ್ಮ : ತೇತ್ತಿ 0ನೇ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ
ಇಸ್ಮ : 09.12.2005
ಇಸ್ಮ : 8.12.2008
ಇಸ್ಮ : ತೇತ್ತಿ 0ನೇ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ
ಇಸ್ಮ : ತೇತ್ತಿ 0ನೇ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ
ಇಸ್ಮ : ತೇತ್ತಿ 0ನೇ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ

07 **Name** : Shri Sooraj Khatri
Age : 50 years
Experience : 25 years
Qualification : B.Sc., LL.B, Dip in Labour Law
Occupation : Appointed by the Government of India
Date of Appointment : 09 12 2005
Date of Expiry of current term : 08 12 2008
Experience / Other Directorships : An Advocate in Rajasthan High Court. He is also a journalist and Editor and Publisher. Shareholding in IOB: NIL Other Directorships: NIL

08 **ಇಸ್ಮ** : ನೆತ್ತಿ 1ನೇ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ
ಆಯ : 55 ನೇತ್ತಿ
ಇಸ್ಮ : 30 ನೇತ್ತಿ
ಇಸ್ಮ : ತೇತ್ತಿ 1ನೇ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ
ಇಸ್ಮ : ತೇತ್ತಿ 0ನೇ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ
ಇಸ್ಮ : 07.02.2006
ಇಸ್ಮ : 6.02.2009
ಇಸ್ಮ : ತೇತ್ತಿ 0ನೇ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ
ಇಸ್ಮ : ತೇತ್ತಿ 0ನೇ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ
ಇಸ್ಮ : ತೇತ್ತಿ 0ನೇ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ

08 **Name** : Shri M N Kandaswamy
Age : 55 years
Experience : 30 years
Qualification : MA(Pol&Pub Admn)
Occupation : Appointed by the Government of India
Date of Appointment : 07.02.2006
Date of Expiry of current term : 06.02.2009
Experience / Other Directorships : Basically an agriculturist. He was the founder President of Coimbatore District Grapes Cultivators association and also an Ex Chairman of Land Development Bank of Thondamuthur. He has over three decades of experience. Shareholding in IOB: 400 Other Directorships: NIL

09 **ಇಸ್ಮ** : ನೆತ್ತಿ 0ನೇ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ
ಆಯ : 64 ನೇತ್ತಿ
ಇಸ್ಮ : 40 ನೇತ್ತಿ
ಇಸ್ಮ : ತೇತ್ತಿ 0ನೇ ತೇತ್ತಿ
ಇಸ್ಮ : ತೇತ್ತಿ 0ನೇ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ
ಇಸ್ಮ : 08.12.2005
ಇಸ್ಮ : 7.12.2008
ಇಸ್ಮ : ತೇತ್ತಿ 0ನೇ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ
ಇಸ್ಮ : ತೇತ್ತಿ 0ನೇ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ ತೇತ್ತಿ

09 **Name** : Mr. S.K. Sehgal
Age : 64 years
Experience : 40 years
Qualification : B.Sc
Occupation : Shareholders' Nominee
Date of Appointment : 08.12.2005
Date of Expiry of current term : 07.12.2008
Experience / Other Directorships : As an industrialist, he has over three decades of experience. Shareholding in IOB: 2400 Other Directorships: NIL

10 **ಇಸ್ರಾ** : ನಿಜೇ 1/2 19 ಲಕ್ಷ 00 ರೂ
, ವಯಸ್ಸು : 48 ಲಕ್ಷ
, ಅನುಭವ : 19 ಲಕ್ಷ
, ವಿದ್ಯಾಭ್ಯಾಸ : ಉನ್ನತ ಶಿಕ್ಷಣ, ಪಿ.ಹೆಚ್.ಸಿ.
ಅಧಿಕಾರ ವಹಿವಾಟು ದಿನಾಂಕ : 08.12.2005
ಅಧಿಕಾರ ವಹಿವಾಟು ದಿನಾಂಕ
ಅಧಿಕಾರ ವಹಿವಾಟು ದಿನಾಂಕ : 7.12.2008
, ಅನುಭವ / , ಅನುಭವ
ಅನುಭವ ದಿನಾಂಕ : ಹಿಂದಿನ 15 ವರ್ಷಗಳಿಂದ ಆರಂಭಿಸಿ
 ಈಗಾಗಲೇ 15 ವರ್ಷಗಳಿಂದ
 ಅನುಭವಿಸುತ್ತಿರುವುದು. ಈ
 ಸಂದರ್ಭದಲ್ಲಿ ಅನುಭವಿಸುತ್ತಿರುವ
 ಅನುಭವದ ಮೊತ್ತ 1200
 ಲಕ್ಷ ರೂಪಾಯಿಗಳಾಗಿದೆ.

10 **Name** : Mr. M.N. Venkatesan
Age : 48 years
Experience : 19 years
Qualification : B.Com, F.C.A.
Occupation : Shareholders' Nominee
Date of Appointment : 08.12.2005
Date of Expiry of current term : 07.12.2008
Experience / Other Directorships : A Practicing Chartered Accountant for the past three decades, he has been conducting audit of Public sector banks for the last 15 years. Shareholding in IOB: 1200 Other Directorships: NIL

11 **ಇಸ್ರಾ** : ನಿಜೇ, ನಿಜೇ 1/2 38 ಲಕ್ಷ
, ವಯಸ್ಸು : 62 ಲಕ್ಷ
, ಅನುಭವ : 38 ಲಕ್ಷ
, ವಿದ್ಯಾಭ್ಯಾಸ : ಉನ್ನತ ಶಿಕ್ಷಣ, ಪಿ.ಹೆಚ್.ಸಿ.
ಅಧಿಕಾರ ವಹಿವಾಟು ದಿನಾಂಕ : 08.12.2005
ಅಧಿಕಾರ ವಹಿವಾಟು ದಿನಾಂಕ
ಅಧಿಕಾರ ವಹಿವಾಟು ದಿನಾಂಕ : 7.12.2008
, ಅನುಭವ / , ಅನುಭವ
ಅನುಭವ ದಿನಾಂಕ : 19 ವರ್ಷಗಳಿಂದ ಆರಂಭಿಸಿ
 ಈಗಾಗಲೇ 38 ವರ್ಷಗಳಿಂದ
 ಅನುಭವಿಸುತ್ತಿರುವುದು. ಈ
 ಸಂದರ್ಭದಲ್ಲಿ ಅನುಭವಿಸುತ್ತಿರುವ
 ಅನುಭವದ ಮೊತ್ತ 500
 ಲಕ್ಷ ರೂಪಾಯಿಗಳಾಗಿದೆ.

11 **Name** : Mr. Ashok Kumar Bhargava
Age : 62 years
Experience : 38 years
Qualification : B.Com, L L B., CAIIB
Occupation : Shareholders' Nominee
Date of Appointment : 08.12.2005
Date of Expiry of current term : 07.12.2008
Experience / Other Directorships : A professional banker with 38 years of experience. He is at present a Management and Financial Consultant. Other Directorships: Director: SMC Power Generation Limited Director: Delhi Assam Roadways Corporation Limited Shareholding in IOB: 500

12 **ಇಸ್ರಾ** : ನಿಜೇ 1/2 27 ಲಕ್ಷ
, ವಯಸ್ಸು : 59 ಲಕ್ಷ
, ಅನುಭವ : 27 ಲಕ್ಷ
, ವಿದ್ಯಾಭ್ಯಾಸ : ಪಿ.ಹೆಚ್.ಸಿ., ಪಿ.ಹೆಚ್.ಸಿ.
ಅಧಿಕಾರ ವಹಿವಾಟು ದಿನಾಂಕ : 08.12.2005
ಅಧಿಕಾರ ವಹಿವಾಟು ದಿನಾಂಕ
ಅಧಿಕಾರ ವಹಿವಾಟು ದಿನಾಂಕ : 7.12.2008
, ಅನುಭವ / , ಅನುಭವ
ಅನುಭವ ದಿನಾಂಕ : 13 ವರ್ಷಗಳಿಂದ ಆರಂಭಿಸಿ
 ಈಗಾಗಲೇ 13 ವರ್ಷಗಳಿಂದ
 ಅನುಭವಿಸುತ್ತಿರುವುದು. ಈ
 ಸಂದರ್ಭದಲ್ಲಿ ಅನುಭವಿಸುತ್ತಿರುವ
 ಅನುಭವದ ಮೊತ್ತ 150
 ಲಕ್ಷ ರೂಪಾಯಿಗಳಾಗಿದೆ.

12 **Name** : Mr. Chiranjib Sen
Age : 59 years
Experience : 27 years
Qualification : M.A(Econ), Ph D
Occupation : Shareholders' Nominee
Date of Appointment : 08.12.2005
Date of Expiry of current term : 07.12.2008
Experience / Other Directorships : Professor of Economics in the Indian Institute of Management, Bangalore and a visiting Professor of at least 13 universities in India and abroad. Shareholding in IOB: 150 Other Directorships: NIL

31.3.2006 തിരുത്തലില്ലാത്ത, സ്ഥിരീകരിച്ച, ബാലൻഷ് ഷീറ്റ്
BALANCE SHEET AS AT 31.03.2006

(A.000 ൽ/ Rs. in 000's)

	സ്കീമുകൾ SCHEDULES	31.03.2006 തീയതി As at 31.3.2006	31.03.2005 തീയതി As at 31.3.2005
അടവുകൾ LIABILITIES			
മൂലധനം Capital	01	544 80 00	544 80 00
സേവകൾ, അധികം, അതിരുകൾ Reserves and Surplus	02	2632 64 01	2030 38 96
• വരുമാനങ്ങൾ Deposits	03	50529 31 50	44241 23 86
• "പിടിച്ചെടുത്തത്" Borrowings	04	736 62 74	590 67 84
• മറ്റ് അടവുകൾ & പ്രദാനങ്ങൾ Other Liabilities & Provisions	05	4914 42 92	3407 93 56
• മൊത്തം TOTAL		59357 81 17	50815 04 22
സാധനങ്ങൾ ASSETS			
1/പണവും ബാങ്കുകളിലെ സേവകളും Cash & Balances with Reserve Bank of India	06	3077 95 84	4175 43 65
2/ബാങ്കുകളിലെ സേവകൾ & പണവും Balances with Banks and Money at Call and Short Notice	07	629 28 28	778 51 91
3/മുൻപ് ചെയ്തവർ Investments	08	18952 28 43	19014 71 80
4/അടവുകൾ Advances	09	34756 20 19	25205 18 81
5/സ്ഥിര സാധനങ്ങൾ Fixed Assets	10	457 73 83	452 34 20
6/മറ്റ് സാധനങ്ങൾ Other Assets	11	1484 34 60	1188 83 85
• മൊത്തം TOTAL		59357 81 17	50815 04 22
7/അപേക്ഷിത അടവുകൾ Contingent Liabilities	12	14027 33 23	13951 49 26
8/സമാഹരിക്കാനുള്ള ബില്ലുകൾ Bills for Collection		1953 48 31	1768 84 31
9/പ്രധാന അക്കൗണ്ടിംഗ് നയങ്ങൾ Significant Accounting Policies	17		
10/അക്കൗണ്ടുകളുടെ കുറിപ്പുകൾ Notes on Accounts	18		

സ്കീമുകൾ ബാലൻഷ് ഷീറ്റ് ന്റെ ഭാഗമാണ്. Schedules Form Part of the Balance Sheet

<p>> ചീഫ് മാനേജിംഗ് ഓഫീസർ T.S.Narayanasami Chairman & Managing Director</p> <p>†, അ. നാഗപ്പൻ AR.Nagappan Executive Director</p> <p>0 കെ.എം.എസ്. C.S.Murthy</p> <p>† 0.എസ്.എസ്. S.Srinivasan</p> <p>• എ.ഡി.എസ്. J.D.Sharma</p> <p>0.എ.പി.എസ്. Sooraj P.Khatri</p> <p>† 1/എ.കെ.എസ്. M.N.Kandaswamy</p> <p>, എ.കെ.എസ്. A.K.Bhargava</p> <p>അ.എസ്.എസ്. Chiranjib Sen</p> <p>† 1/എ.എസ്.എസ്. M.N.Venkatesan</p> <p>മേധാവിമാർ / Directors</p> <p>1/എസ്.എസ്.എസ്. Mumbai 27.4.2006</p>	<p>†† എ.എസ്.എസ്. AL.Chandramouli • എ.എസ്.എസ്. G.Gopinath</p> <p>1/എ.എസ്.എസ്. General Managers</p> <p>2/എ.എസ്.എസ്. Biswajit Chaudhury 3/എ.എസ്.എസ്. Deputy General Manager</p> <p>0/എ.എസ്.എസ്. VIDE OUR REPORT OF EVEN DATE</p> <p>4/എ.എസ്.എസ്. AMIT RAY & CO Basudeb Banerjee Partner M.No. 70468</p> <p>0/എ.എസ്.എസ്. C.S.HARIHARAN & CO C.H.Subramanian Partner M.No. 7238</p> <p>† 0/എ.എസ്.എസ്. S.K.SINGHANIA & CO Rajesh K.Singhania Partner M.No. 52722</p>	<p>†.0.എസ്.എസ്. A.C.Kher 3/എ.എസ്.എസ്. Sivaram Swamy</p> <p>1/എ.എസ്.എസ്. VED & CO Pooja Gupta Partner M.No.98551</p> <p>† 0/എ.എസ്.എസ്. S.R.R.K.Sharma Associates S.R.R.K.Sharma Partner M.No.18088</p> <p>, എ.എസ്.എസ്. R.S.SIPAYYA & CO R.S.Sipayya Partner M.No. 17762</p>
---	--	--

0/എ.എസ്.എസ്. / CHARTERED ACCOUNTANTS



31.3.2006 ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ ಒಟ್ಟು ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2006 (Á. 000 ¼ Rs. in 000's)

	31.3.2006	31.3.2005
SCHEDULES	ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ year ended 31.3.2006	ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ year ended 31.3.2005
ಇಂಪು	INCOME	
ಇಂಪು ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	Interest earned 13 4406 27 72	3951 04 76
ಇಂಪು ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	Other income 14 728 21 11	799 55 71
	TOTAL	4750 60 47
ಒಟ್ಟು	EXPENDITURE	
ಒಟ್ಟು ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	Interest expended 15 2339 09 81	2095 52 63
ಒಟ್ಟು ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	Operating expenses 16 1261 57 13	1158 52 60
ಒಟ್ಟು ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ (ಒಟ್ಟು)	Provisions & Contingencies (Net) 750 47 47	845 19 31
	TOTAL	4099 24 54
ಒಟ್ಟು	PROFIT / LOSS	
ಒಟ್ಟು ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	Net Profit for the year 783 34 42	651 35 93
ಒಟ್ಟು ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	Profit /Loss brought forward 0	0
ಒಟ್ಟು ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	Transfer from Investment Fluctuation Reserve 601 14 27	0
	TOTAL	651 35 93
ಒಟ್ಟು	APPROPRIATIONS	
ಒಟ್ಟು ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	Transfer to Statutory Reserve 235 00 33	195 40 78
ಒಟ್ಟು ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	Transfer to Revenue and Other Reserves 916 58 10	166 42 08
ಒಟ್ಟು ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	Transfer to Investment Fluctuation Reserve 0	120 00 00
ಒಟ್ಟು ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	Transfer to Capital Reserve 56 38 85	6 17 01
ಒಟ್ಟು ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	Transfer to Special Reserve 15 00 00	15 00 00
ಒಟ್ಟು ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	Interim Dividend Paid (including Dividend Tax) 0	86 23 98
ಒಟ್ಟು ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	Proposed Final Dividend (including Dividend Tax) 161 51 41	62 12 08
ಒಟ್ಟು ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	Balance amount of profit carried over to Balance Sheet 0	0
	TOTAL	651 35 93
ಒಟ್ಟು ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ (Á.)	Earning per share (Rs.) 14.38	11.96

ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ Schedules Form Part of the Profit & Loss Account

> ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	T.S.Narayanasami Chairman & Managing Director	† ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ AL.Chandramouli G.Gopinath	† ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ A.C.Kher Sivaram Swamy
†, ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	AR.Nagappan Executive Director	ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ / General Managers ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ Biswajit Chaudhury , ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ / Deputy General Manager	
ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ † ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ • ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	C.S.Murthy S.Srinivasan J.D.Sharma	ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ / ತಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ AMIT RAY & CO Basudeb Banerjee Partner M.No. 70468	† ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ VED & CO Pooja Gupta Partner M.No.98551
ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ † ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ , ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	Sooraj P.Khatri M.N.Kandaswamy A.K.Bhargava Chiranjib Sen	ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ / ತಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ C.S.HARIHARAN & CO C.H.Subramanian Partner M.No. 7238	† ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ S.R.R.K.Sharma Associates S.R.R.K.Sharma Partner M.No.18088
† ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ	M.N.Venkatesan ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ / Directors	† ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ / ತಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ S.K.SINGHANIA & CO Rajesh K.Singhania Partner M.No. 52722	† ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ R.S.SIPAYYA & CO R.S.Sipayya Partner M.No. 17762

1/ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ
27.4.2006

† ಡಾನ್‌ಒಳಗೇ ಲಾಭಾಕಾಂಕ್ಷೆಗಾಗಿ / CHARTERED ACCOUNTANTS



, අධිකාරිය (ඉංග්‍රීසි)
SCHEDULES (CONTD.)

(A. 000 කු/ Rs. in 000's)

, අධිකාරිය 3 අඩවි	Schedule 3 DEPOSITS	31.03.2006 කු As at 31.3.2006	31.03.2005 කු As at 31.3.2005
<p>a. I. වැඩි අඩවි</p> <p>i) බැංකු</p> <p>ii) , අනෙකුත්</p> <p>අඩවි - I</p> <p>II. ඉතිරි බැංකු අඩවි</p> <p>III. ප්‍රතිපාදන අඩවි</p> <p>i) බැංකු</p> <p>ii) , අනෙකුත්</p> <p>අඩවි - III</p> <p>එකතුව - , a (I, II & III)</p>	<p>A. I. DEMAND DEPOSITS</p> <p>i) From Banks</p> <p>ii) From Others</p> <p>TOTAL - I</p> <p>II. SAVINGS BANK DEPOSITS</p> <p>III. TERM DEPOSITS</p> <p>i) From Banks</p> <p>ii) From Others</p> <p>TOTAL - III</p> <p>TOTAL - A (I, II & III)</p>	<p>52 42 33</p> <p>5647 88 80</p> <p>5700 31 13</p> <p>14468 13 69</p> <p>178 68 53</p> <p>30182 18 15</p> <p>30360 86 68</p> <p>50529 31 50</p>	<p>70 48 41</p> <p>4940 98 70</p> <p>5011 47 11</p> <p>12190 62 22</p> <p>289 27 09</p> <p>26749 87 44</p> <p>27039 14 53</p> <p>44241 23 86</p>
<p>ක. I) වැඩි කළු, කු අඩවි</p> <p>II) වැඩි කළු බැංකු කළු, කු අඩවි</p> <p>අඩවි - , ක</p>	<p>B. I) Deposits of branches in India</p> <p>II) Deposits of branches outside India</p> <p>TOTAL - B</p>	<p>49034 82 08</p> <p>1494 49 42</p> <p>50529 31 50</p>	<p>42816 70 31</p> <p>1424 53 55</p> <p>44241 23 86</p>
<p>, අධිකාරිය 4 අනෙකුත් උපකරණ, ඉතිරි</p>	<p>Schedule 4 BORROWING</p>	<p>31.03.2006 කු As at 31.3.2006</p>	<p>31.03.2005 කු As at 31.3.2005</p>
<p>I. වැඩි කළු කළු, කු</p> <p>වැඩි කළු බැංකු</p> <p>බැංකු</p> <p>, අනෙකුත් උපකරණ, කු, කු</p> <p>අඩවි (I)</p>	<p>I. BORROWINGS IN INDIA</p> <p>Reserve Bank of India</p> <p>Banks</p> <p>Other Institutions & Agencies</p> <p>TOTAL (I)</p>	<p>160 00 00</p> <p>0</p> <p>53 27 60</p> <p>213 27 60</p>	<p>0</p> <p>0</p> <p>87 53 48</p> <p>87 53 48</p>
<p>II. වැඩි කළු බැංකු කළු කළු, කු</p> <p>අඩවි (I & II)</p>	<p>II. BORROWINGS OUTSIDE INDIA</p> <p>TOTAL (I & II)</p>	<p>523 35 14</p> <p>736 62 74</p>	<p>503 14 36</p> <p>590 67 84</p>
<p>III. ...කු I & II වැඩි කළු කළු</p> <p>කු, කු</p>	<p>III. Secured borrowings included in I & II above</p>	<p>47 26</p>	<p>73 37</p>
<p>, අධිකාරිය 5 අනෙකුත් උපකරණ, කු</p>	<p>Schedule 5 OTHER LIABILITIES & PROVISIONS</p>	<p>31.03.2006 කු As at 31.3.2006</p>	<p>31.03.2005 කු As at 31.3.2005</p>
<p>I. බැංකු කු</p> <p>II. , කු-කු කු කු (කු)</p> <p>III. කු කු</p> <p>IV. , කු (කු කු කු කු)</p> <p>අඩවි</p>	<p>I. Bills Payable</p> <p>II. Inter Office Adjustments (Net)</p> <p>III. Interest Accrued</p> <p>IV. Others (including provisions)</p> <p>TOTAL</p>	<p>776 81 98</p> <p>375 89 13</p> <p>179 70 45</p> <p>3582 01 36</p> <p>4914 42 92</p>	<p>805 66 28</p> <p>93 36 98</p> <p>188 96 54</p> <p>2319 93 76</p> <p>3407 93 56</p>

, **අධිකරණ (•කෘත)**
SCHEDULES (CONTD.)
 (A. 000 / Rs. in 000's)

, අධිකරණ 6 ඛණ්ඩකරණ මාර්ගගත ආකාරයේ සහ මාරු ආරක්ෂක, කැපී පෙනේ	Schedule 6 CASH AND BALANCES WITH RESERVE BANK OF INDIA	31.03.2006 දින As at 31.3.2006	31.03.2005 දින As at 31.3.2005
I. මුදල් මාරු ආරක්ෂක (මුදල් මාරු ආරක්ෂක මාරු මාරු , කැපී පෙනේ මාරු ආරක්ෂක 00)	I. Cash on hand (including Foreign currency notes & ATM cash)	315 30 30	295 97 98
II. ඛණ්ඩකරණ මාරු මාරු ආකාරයේ සහ මාරු	II. Balances with Reserve Bank of India		
i) වර්තමාන ගිණුම්, කැපී පෙනේ	i) in Current Account	2762 65 54	2479 45 67
ii) , අනෙකුත් ගිණුම්, කැපී පෙනේ	ii) in Other Accounts	0	1400 00 00
මුළු	TOTAL	<u>3077 95 84</u>	<u>4175 43 65</u>

, අධිකරණ 7 ආරක්ෂක මාරු, කැපී පෙනේ , කැපී පෙනේ මාරු මාරු , මාරු මාරු මාරු මාරු මාරු	Schedule 7 BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE	31.03.2006 දින As at 31.3.2006	31.03.2005 දින As at 31.3.2005
I. ඛණ්ඩකරණ මාරු	I. In India		
i) ආරක්ෂක මාරු මාරු වර්තමාන ගිණුම් මාරු , අනෙකුත් ගිණුම්	i) Balances with banks a) In Current Accounts b) In Other Deposit Accounts	 110 19 34 203 14 86	 106 00 48 354 87 50
ii) ඛණ්ඩකරණ මාරු , මාරු මාරු මාරු මාරු මාරු ආරක්ෂක මාරු මාරු , අනෙකුත් මාරු මාරු මාරු	ii) Money at Call and Short Notice a) With banks b) With other institutions	 0 0	 0 0
මුළු - I	TOTAL - I	<u>313 34 20</u>	<u>460 87 98</u>
II. ඛණ්ඩකරණ මාරු මාරු	II. Outside India		
මාරු වර්තමාන ගිණුම් මාරු , අනෙකුත් ගිණුම්	a) In Current Accounts b) In Other Deposit Accounts	 63 97 17 237 42 21	 118 69 74 186 10 22
මාරු මාරු මාරු , මාරු මාරු මාරු මාරු	c) Money at Call and Short Notice	14 54 70	12 83 97
මුළු - II	TOTAL - II	<u>315 94 08</u>	<u>317 63 93</u>
මුළු (I & II)	TOTAL (I & II)	<u>629 28 28</u>	<u>778 51 91</u>



, ಸರ್ಕಾರ (ಕರ್ನಾಟಕ)
SCHEDULES (CONTD.)

(Å. 000 / Rs. in 000's)

, ಸರ್ಕಾರ ಶೇಖರಣೆ	Schedule 8 INVESTMENTS	31.03.2006 31 As at 31.3.2006	31.03.2005 31 As at 31.3.2005
I. / ಅ; ಒ ಶೇಖರಣೆ	I. INVESTMENTS IN INDIA		
i) ಉಚಿತಶಿಕ್ಷಣ ಶೇಖರಣೆ	i) Government Securities	15518 12 10	15721 00 67
ii) , ಸರ್ಕಾರ, ಸರ್ಕಾರದ ಶೇಖರಣೆ	ii) Other Approved Securities	313 67 42	316 93 67
iii) ಷೇರ್	iii) Shares	314 81 80	231 54 38
iv) ಡೆಬೆಂಚರ್ಸ್ ಮತ್ತು ಬೆಂಡ್ಸ್	iv) Debentures and Bonds	1958 40 07	2202 21 31
v) , ಸರ್ಕಾರ - / ಅ; ಒ ಶೇಖರಣೆ - I	v) Others - Units of Unit Trust of India, Investments in other Mutual Funds & Commercial Paper	511 12 52	133 89 97
	TOTAL - I	18616 13 91	18605 60 00
II. / ಅ; ಒ ಶೇಖರಣೆ	II. INVESTMENTS OUTSIDE INDIA*		
i) ಉಚಿತಶಿಕ್ಷಣ ಶೇಖರಣೆ (ಫಲಾನುಭವಿಗಳಿಗಾಗಿ ಉಪಯುಕ್ತ ಶೇಖರಣೆ)	i) Government Securities (including Local Authorities)	209 99 81	180 91 59
ii) , ಸರ್ಕಾರ ಶೇಖರಣೆ ಷೇರ್ ಮತ್ತು ಡೆಬೆಂಚರ್ಸ್ ಮತ್ತು ಬೆಂಡ್ಸ್	ii) Others a. Shares b. Debentures & Bonds	27 55 125 87 16	71 25 227 48 96
ಷೇಖರಣೆ - II	TOTAL - II	336 14 52	409 11 80
ಷೇಖರಣೆ (I & II)	TOTAL (I & II)	18952 28 43	19014 71 80
/ ಅ; ಒ ಶೇಖರಣೆ	Gross Investments in India	18777 31 00	18639 77 22
ಒ: / ಅ; ಒ ಶೇಖರಣೆ	Less: Depreciation	159 60 36	34 17 22
ಒ: / ಅ; ಒ ಶೇಖರಣೆ	Less: Interest on Restructured Investments	1 56 73	0
ಷೇಖರಣೆ	Net Investments	18616 13 91	18605 60 00
/ ಅ; ಒ ಶೇಖರಣೆ	Gross Investments Outside India*	337 40 96	413 36 28
ಒ: / ಅ; ಒ ಶೇಖರಣೆ	Less: Depreciation	1 26 44	4 24 48
ಷೇಖರಣೆ	Net Investments	336 14 52	409 11 80
ಷೇಖರಣೆ	Total Net Investments	18952 28 43	19014 71 80

* 31.3.2006 | 31 ಶೇಖರಣೆ ಷೇಖರಣೆ, ಉಪಯುಕ್ತ ಷೇಖರಣೆ / ಅ; ಒ ಶೇಖರಣೆ ಉಪಯುಕ್ತ ಷೇಖರಣೆ ಷೇಖರಣೆ ಷೇಖರಣೆ ಷೇಖರಣೆ ಷೇಖರಣೆ ಷೇಖರಣೆ
* includes adjustment on account of conversion of figures relating to foreign branches at the rate of exchange as at 31.03.2006

, **APRIL 2006 (CONTD.)**
SCHEDULES (CONTD.)

(A. 000 / Rs. in 000's)

, APRIL 2006 , APRIL 2006	Schedule 9 ADVANCES	31.03.2006 ₹ As at 31.3.2006	31.03.2005 ₹ As at 31.3.2005
a i) APRIL 2006 APRIL 2006	A. i) Bills Purchased & Discounted	2142 11 43	1525 12 95
ii) APRIL 2006 APRIL 2006	ii) Cash Credits, Overdrafts and Loans repayable on demand	15889 27 65	12088 30 22
iii) APRIL 2006 APRIL 2006	iii) Term Loans	16724 81 11	11591 75 64
APRIL 2006	TOTAL	34756 20 19	25205 18 81
a i) APRIL 2006 APRIL 2006	B. i) Secured by Tangible Assets *	29693 74 60	22092 13 65
ii) APRIL 2006 APRIL 2006	ii) Covered by Bank/ Government Guarantees	1906 91 55	1695 68 66
iii) APRIL 2006 APRIL 2006	iii) Unsecured	3155 54 04	1417 36 50
APRIL 2006	TOTAL	34756 20 19	25205 18 81
f.1) APRIL 2006 APRIL 2006	C. I) Advances in India		
i) APRIL 2006 APRIL 2006	i) Priority Sector	13717 70 17	9870 35 23
ii) APRIL 2006 APRIL 2006	ii) Public Sector	3923 90 24	2110 20 44
iii) APRIL 2006 APRIL 2006	iii) Banks	33 14 25	46 58
iv) APRIL 2006 APRIL 2006	iv) Others	15059 38 03	11504 00 69
APRIL 2006	TOTAL	32734 12 69	23485 02 94
II. APRIL 2006 APRIL 2006	II) Advances Outside India		
i) APRIL 2006 APRIL 2006	i) Due from Banks	238 78 28	255 86 78
ii) APRIL 2006 APRIL 2006	ii) Due from Others		
iii) APRIL 2006 APRIL 2006	a) Bills Purchased & Discounted	1171 76 72	843 99 92
iv) APRIL 2006 APRIL 2006	b) Syndicated Loans	101 04 45	193 15 24
v) APRIL 2006 APRIL 2006	c) Others	510 48 05	427 13 93
APRIL 2006	TOTAL	2022 07 50	1720 15 87
APRIL 2006 APRIL 2006	TOTAL (C-I & II)	34756 20 19	25205 18 81



, ಸೌಕರ್ಯಾಚಾರಣೆ (•ಕೂಡೆ)
SCHEDULES (CONTD.)
 (Å. 000 1/0 / Rs. in 000's)

, ಸೌಕರ್ಯಾಚಾರಣೆ 10 ಕೂಡೆ, ಕೂಡೆ	Schedule 10 FIXED ASSETS	31.03.2006 ಕೂಡೆ As at 31.3.2006	31.03.2005 ಕೂಡೆ As at 31.3.2005
I. ಕೂಡೆ	I. Premises		
1.4.2005 ಕೂಡೆ ಕೂಡೆ, ಸೌಕರ್ಯಾಚಾರಣೆ ಕೂಡೆ / ಕೂಡೆ : 1.4.2005 ಕೂಡೆ	At cost / revalued amount as on 1.4.2005	421 16 71	384 52 30
*ಕೂಡೆ ಕೂಡೆ ಕೂಡೆ	Additions during the year *	9 29 37	44 68 64
		430 46 08	429 20 94
ಕೂಡೆ ಕೂಡೆ ಕೂಡೆ	Deductions during the year	17 58 34	8 04 23
		412 87 74	421 16 71
, ಸೌಕರ್ಯಾಚಾರಣೆ	Depreciation to date	75 47 13	71 20 48
ಕೂಡೆ - I	TOTAL - I	337 40 61	349 96 23
II. ಕೂಡೆ ಕೂಡೆ ಕೂಡೆ	II. Capital work in progress	11 80 19	7 83 67
ಕೂಡೆ - II	TOTAL - II	11 80 19	7 83 67
III., ಸೌಕರ್ಯಾಚಾರಣೆ, ಕೂಡೆ	III. Other Fixed Assets		
(ಕೂಡೆ/ಕೂಡೆ ಕೂಡೆ, ಕೂಡೆ ಕೂಡೆ ಕೂಡೆ)	(including Furniture & Fixtures)		
1.4.2005 ಕೂಡೆ ಕೂಡೆ, ಸೌಕರ್ಯಾಚಾರಣೆ ಕೂಡೆ	At cost as on 1.4.2005	398 38 80	355 07 49
ಕೂಡೆ ಕೂಡೆ ಕೂಡೆ *	Additions during the year *	66 57 67	55 65 26
		464 96 47	410 72 75
ಕೂಡೆ ಕೂಡೆ ಕೂಡೆ	Deductions during the year*	12 50 83	12 33 96
		452 45 64	398 38 79
, ಸೌಕರ್ಯಾಚಾರಣೆ	Depreciation to date	343 92 61	303 84 49
ಕೂಡೆ - III	TOTAL - III	108 53 03	94 54 30
ಕೂಡೆ ಕೂಡೆ (I, II & III)	Total (I, II & III)	457 73 83	452 34 20

*31.3.2006 ಕೂಡೆ ಕೂಡೆ ಕೂಡೆ, ಕೂಡೆ ಕೂಡೆ ಕೂಡೆ ಕೂಡೆ ಕೂಡೆ ಕೂಡೆ ಕೂಡೆ ಕೂಡೆ ಕೂಡೆ ಕೂಡೆ ಕೂಡೆ ಕೂಡೆ
 * Includes adjustment on account of conversion of figures relating to foreign branches at the rate of exchange as at 31.03.2006

අනුසඳහන (අඛණ්ඩ)
SCHEDULES (CONTD.)
(ආ. 000 බැ / Rs. in 000's)

අනුසඳහන 11 අනෙකුත් සම්පත්	Schedule 11 OTHER ASSETS	31.03.2006 වසර As at 31.3.2006	31.03.2005 වසර As at 31.3.2005
i) අනුසඳහන ආදායම	i) Interest Accrued	541 28 34	550 08 97
ii) , සමස්ත ආදායම ඉදිරිපත් කිරීමේදී ඉදිරිපත් කළ බැර	ii) Tax paid in advance / Tax deducted at source	75 30 09	3 11 86
iii) අලුත්පත් - ඉදිරිපත් කිරීමේදී, සහ ඉදිරිපත් කිරීමේදී	iii) Stationery & Stamps	4 52 26	4 67 60
iv) අනුසඳහන ආදායමක් ලෙස ලබාගත් අනුසඳහන	iv) Non Banking Assets acquired in satisfaction of claims	25 48	3 18
v) , අනෙකුත්	v) Others	862 98 43	630 92 24
මුළු	TOTAL	<u>1484 34 60</u>	<u>1188 83 85</u>

අනුසඳහන 12 අනුසඳහන ආදායම	Schedule 12 CONTINENT LIABILITIES	31.03.2006 වසර As at 31.3.2006	31.03.2005 වසර As at 31.3.2005
i) අනුසඳහන ආදායමක් ලෙස ලබාගත් අනුසඳහන	i) Claims against the Bank not acknowledged as debts	9 98 05	8 95 38
ii) , අනුසඳහන ආදායමක් ලෙස ලබාගත් අනුසඳහන	ii) Liability for partly paid investments	11 60	11 60
iii) අනුසඳහන , සමස්ත අනුසඳහන ආදායමක් ලෙස ලබාගත් අනුසඳහන	iii) Liability on account of outstanding forward exchange contracts	4806 92 53	5601 83 68
iv) අනුසඳහන ආදායමක් ලෙස ලබාගත් අනුසඳහන	iv) Guarantees given on behalf of constituents		
අ. ආදායමක් ලෙස ලබාගත් අනුසඳහන	a) In India	2964 15 58	2341 51 42
ආ. ආදායමක් ලෙස ලබාගත් අනුසඳහන	b) Outside India	76 70 63	89 65 49
v) අනුසඳහන , අනුසඳහන , සහ අනුසඳහන	v) Acceptances, Endorsements & Other obligations	4368 30 64	3499 58 51
vi) , අනුසඳහන ආදායමක් ලෙස ලබාගත් අනුසඳහන	vi) Other items for which the bank is contingently liable		
අ. අනුසඳහන ආදායමක් ලෙස ලබාගත් අනුසඳහන	a. Disputed IT demand / cases under appeal	220 52 31	220 52 31
ආ. අනුසඳහන ආදායමක් ලෙස ලබාගත් අනුසඳහන	b. Bills rediscounted	0	0
ඇ. අනුසඳහන ආදායමක් ලෙස ලබාගත් අනුසඳහන	c. Estimated amount of contracts remaining to be executed on capital accounts	16 08 04	3 58 32
ඈ. අනුසඳහන ආදායමක් ලෙස ලබාගත් අනුසඳහන	d. Banks liability under currency swaps	86 53 85	206 73 05
ඉ. අනුසඳහන ආදායමක් ලෙස ලබාගත් අනුසඳහන	e. Interest rate swaps undertaken (USD)	578 00 00	521 38 00
ඊ. අනුසඳහන ආදායමක් ලෙස ලබාගත් අනුසඳහන	f. Interest rate swaps (INR)	900 00 00	925 00 00
උ. අනුසඳහන ආදායමක් ලෙස ලබාගත් අනුසඳහන	g. Off Balance Sheet items deals	0	49 06 21
ඌ. අනුසඳහන ආදායමක් ලෙස ලබාගත් අනුසඳහන	h. Inter bank Participation Certificate	0	483 00 00
ඍ. අනුසඳහන ආදායමක් ලෙස ලබාගත් අනුසඳහන	i. Miscellaneous	0	55 29
මුළු	TOTAL	<u>14027 33 23</u>	<u>13951 49 26</u>



, **අධිකාරිය (සමාජ)**
SCHEDULES (CONTD.)
 (A. 000 /Rs. in 000's)

, අධිකාරිය 13 , සමාජ 03/00-0	Schedule 13 INTEREST EARNED	Year ended 31.3.2006	Year end 31.3.2005
		000/000 ලාභයක් ඇත	
i) , සමාජ / සේවක 1000 1000 03/00-0 / 000-0	i) Interest / discount on advances / bills	2629 10 70	2092 30 92
ii) සමාජ සේවක 1000 , සමාජ	ii) Income on investments	1673 26 34	1771 97 96
iii) 1000/000 1000 000 1000 1000 1000 , සමාජ , සමාජ , සමාජ-000 1000 1000 1000 03/00-0	iii) Interest on Balances with Reserve Bank of India and Other Inter-Bank Funds	103 90 68	81 25 40
v) , සමාජ	iv) Others	0	5 50 48
• සමාජ	TOTAL	<u>4406 27 72</u>	<u>3951 04 76</u>

, අධිකාරිය 14 , සමාජ , සමාජ	Schedule 14 OTHER INCOME	Year ended 31.3.2006	Year ended 31.3.2005
		000/000 ලාභයක් ඇත	
i) 1000 1000 , සමාජ සේවක , සමාජ 1000	i) Commission, Exchange and Brokerage	315 02 12	280 16 22
ii) සමාජ සේවක 1000 1000 1000 1000 (සමාජ)	ii) Profit on Sale of Investments (Net)	233 67 69	373 04 61
iii) 1000, 1000 1000 , සමාජ , සමාජ, සමාජ 1000 1000 1000 1000 (සමාජ)	iii) Profit on sale of land, buildings and other assets (Net)	43 52 09	5 57 31
iv) සමාජ සේවක 000 1000 1000 1000 (සමාජ)	iv) Profit on exchange transactions (Net)	65 75 09	71 91 05
v) සමාජ සේවක , සමාජ	v) Miscellaneous Income	70 24 12	68 86 52
• සමාජ	TOTAL	<u>728 21 11</u>	<u>799 55 71</u>

, **අධිකාරී (විකේ)**

SCHEDULES (CONTD.)

(A. 000 බැ / Rs. in 000's)

, අධිකාරී 15 ලේඛන සටහන 03/03	Schedule 15 INTEREST EXPENDED	Year ended 31.3.2006	Year ended 31.3.2005
03/03 ලේඛන සටහන			
i) වැටුප්, ණය 03/03	i) Interest on Deposits	2185 65 28	1990 94 31
ii) බැංකු සේවක මුදල් / , ණය - වැටුප්, ලේඛන 03/03	ii) Interest on Reserve Bank of India / Inter-Bank Borrowings	50 67 87	29 14 99
iii) , අනෙකුත්	iii) Others	102 76 66	75 43 33
මුළු	TOTAL	2339 09 81	2095 52 63

, අධිකාරී 16 ලේඛන සටහන 13/03	Schedule 16 OPERATING EXPENSES	Year ended 31.3.2006	Year ended 31.3.2005
03/03 ලේඛන සටහන			
i) සේවකයන්ගේ වැටුප්, ණය , වැටුප් සඳහා වැටුප්	i) Payments to and provisions for employees	893 56 58	843 45 86
ii) බුද්ධි, බුද්ධි, ණය	ii) Rent, Taxes and Lighting	105 01 40	88 08 37
iii) මුද්‍රණ, ණය	iii) Printing and Stationery	10 43 13	10 10 68
iv) ප්‍රචාරණ, ණය	iv) Advertisement and Publicity	8 85 55	2 85 56
v) වැටුප් සඳහා වැටුප් (වැටුප්, සේවකයන්ගේ වැටුප්, බැංකු, බැංකු වැටුප් සඳහා වැටුප්)	v) Depreciation on Bank's property (Net of depn. Transferred from Capital Reserve)	55 33 54	46 74 10
iv) අධිකාරීන්ගේ වැටුප්, වැටුප්, ණය	vi) Directors' fees, allowances and expenses	28 45	29 71
vii) අධිකාරීන්ගේ වැටුප් සඳහා වැටුප් (අධිකාරීන්ගේ වැටුප් - බැංකු අධිකාරීන්ගේ වැටුප්)	vii) Auditors' fees and expenses (including Branch auditors)	9 84 08	9 74 89
viii) බැංකු ණය	viii) Law charges	7 53 64	4 18 31
ix) ; වැටුප්, බුද්ධි, බුද්ධි, බුද්ධි, බුද්ධි	ix) Postages, telegrams, telephones, etc.	1 25 43	89 31
x) වැටුප්, ණය, බුද්ධි	x) Repairs and Maintenance	6 04 13	4 28 06
xi) වැටුප්	xi) Insurance	49 09 85	37 93 68
xii) , අනෙකුත්	xii) Other Expenditure	114 31 35	109 94 07
මුළු	TOTAL	1261 57 13	1158 52 60



5.2 •වර්ෂ 90 ක් වැඩි වුවද, කේතයේ අනුමත වශයෙන් මුදල් පාඩම් වශයෙන් පිළිගැනීමට ලක්විය යුතුය; කේතයේ ප්‍රධාන අංශයක් වශයෙන් පිළිගැනීමට ලක්විය යුතුය.

5.2 Interest on Investments, where interest/principal is in arrears for more than 90 days, is recognised on cash basis as per prudential norms.

5.3 අනුමත වශයෙන් මුදල් පාඩම් වශයෙන් පිළිගැනීමට ලක්විය යුතුය; කේතයේ ප්‍රධාන අංශයක් වශයෙන් පිළිගැනීමට ලක්විය යුතුය.

5.3 Valuation of Investments is done in accordance with the guidelines issued by Reserve Bank of India as under:-

5.3.1 “**Held for Trading**”:- මුදල් පාඩම් වශයෙන් පිළිගැනීමට ලක්විය යුතුය; කේතයේ ප්‍රධාන අංශයක් වශයෙන් පිළිගැනීමට ලක්විය යුතුය. මුදල් පාඩම් වශයෙන් පිළිගැනීමට ලක්විය යුතුය; කේතයේ ප්‍රධාන අංශයක් වශයෙන් පිළිගැනීමට ලක්විය යුතුය.

5.3.1 “**Held for Trading**”:- Individual scrips under this category are held at original cost. The same is valued at monthly intervals at market rates, wherever available, or as per the prices declared by FIMMDA and in respect of each classification under this category, net depreciation, if any, is charged to revenue and net appreciation, if any, is ignored.

5.3.2 “**Available for Sale**”:- මුදල් පාඩම් වශයෙන් පිළිගැනීමට ලක්විය යුතුය; කේතයේ ප්‍රධාන අංශයක් වශයෙන් පිළිගැනීමට ලක්විය යුතුය. මුදල් පාඩම් වශයෙන් පිළිගැනීමට ලක්විය යුතුය; කේතයේ ප්‍රධාන අංශයක් වශයෙන් පිළිගැනීමට ලක්විය යුතුය.

5.3.2 “**Available for Sale**”:- Individual securities under this category are marked to market at quarterly intervals. Central Government securities are valued at market rates declared by FIMMDA. State Government, other Approved securities and Debentures / bonds are valued as per the yield curve, credit spread rating-wise and other methodologies suggested by FIMMDA. Quoted equity shares are valued at market rates, while Unquoted equity shares are valued at book value ascertained from the latest available balance sheet, otherwise the same is valued at Re.1/- per company.

මුදල් පාඩම් වශයෙන් පිළිගැනීමට ලක්විය යුතුය; කේතයේ ප්‍රධාන අංශයක් වශයෙන් පිළිගැනීමට ලක්විය යුතුය.

Treasury bills and commercial papers are valued at carrying cost. Units held in Mutual fund schemes are valued at Market Price or Repurchase price or Net Asset Value in that order depending on their availability.

මුදල් පාඩම් වශයෙන් පිළිගැනීමට ලක්විය යුතුය; කේතයේ ප්‍රධාන අංශයක් වශයෙන් පිළිගැනීමට ලක්විය යුතුය.

Preference shares are valued by applying the appropriate YTM and then discounting the coupon as well as the terminal redemption.

මුදල් පාඩම් වශයෙන් පිළිගැනීමට ලක්විය යුතුය; කේතයේ ප්‍රධාන අංශයක් වශයෙන් පිළිගැනීමට ලක්විය යුතුය.

Based on the above valuations under each sub-category, if,

අ) මුදල් පාඩම් වශයෙන් පිළිගැනීමට ලක්විය යුතුය; කේතයේ ප්‍රධාන අංශයක් වශයෙන් පිළිගැනීමට ලක්විය යුතුය.

a) the figure results in appreciation, the same is ignored;

ආ) මුදල් පාඩම් වශයෙන් පිළිගැනීමට ලක්විය යුතුය; කේතයේ ප්‍රධාන අංශයක් වශයෙන් පිළිගැනීමට ලක්විය යුතුය.

b) the figure results in depreciation, the same is charged to revenue.

ඇ) මුදල් පාඩම් වශයෙන් පිළිගැනීමට ලක්විය යුතුය; කේතයේ ප්‍රධාන අංශයක් වශයෙන් පිළිගැනීමට ලක්විය යුතුය.

The book value of individual securities do not undergo any change due to valuation.

5.3.3 “Held to Maturity”:- පිරිනැමීමකට තැන, අනෙකුත් විද්‍යාත්මක කිසිදු ආකාරයකින්, ඊට වැඩි වශයෙන් ලබාගන්නා අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය.

5.3.3 “Held to Maturity”:- Such investments are carried at acquisition cost. The excess, if any, of acquisition cost over the face value of each security is amortized over the remaining period of maturity. Investments in subsidiaries, associates and sponsored institutions are valued at carrying cost. Permanent diminution in value of sponsored institutions is fully provided for.

5.4 ඉහත කොටස් ලබාගන්නා සේවාවන්, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය.

5.4 Investments are subject to appropriate provisioning / de-recognition of income, in line with the prudential norms for NPA classification. Debentures / bonds in the nature of advances are also subject to usual prudential norms and accordingly provided for, wherever appropriate.

5.5 සුඵලයක් ලෙස ලබාගන්නා ආදායම් අනුමාන කළුපිටි අගය / වටපිටි අගය / වටපිටි අගය අනුමාන කළුපිටි අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය.

5.5 Profit / Loss on sale of Investments in any category is taken to Profit and Loss account. In case of profit on sale of investments in “Held to Maturity” category, an equivalent amount is appropriated to “Capital Reserve Account”.

5.6 සුඵලයක් ලෙස ලබාගන්නා සේවාවන්, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය.

5.6 Incentive / Front-end fees, etc. received on subscription to securities are taken to Profit and Loss account.

6. **අනෙකුත්**

6. **Advances**

6.1 සුඵලයක් ලෙස ලබාගන්නා සේවාවන්, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය.

6.1 Advances have been classified as ‘Standard’, ‘Sub-standard’, ‘Doubtful’ and ‘Loss assets’ and provisions for possible losses on such advances are made as per prudential norms issued by Reserve Bank of India and also as per the directions of Reserve Bank of India from time to time.

6.2 සුඵලයක් ලෙස ලබාගන්නා සේවාවන්, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය.

6.2 The Bank holds floating provision for non performing advances over and above the prudential norms. Such floating provisions built over different periods would not be used for any profit or dividend equalisation across accounting periods.

6.3 සුඵලයක් ලෙස ලබාගන්නා සේවාවන්, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය.

6.3 A general provision @ 0.40% is made on Standard Advances except in respect of Direct Agriculture and SME advances wherein provision is being made at 0.25%. These provisions are shown under “Other Liabilities” as per RBI guidelines.

6.4 සුඵලයක් ලෙස ලබාගන්නා සේවාවන්, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය, ඉතිරි වූ ඒකකවල මිල අගය.

6.4 Advances are stated net of provisions except general provisions for standard advances.



7. ට්‍රැන්සැක්ෂන්

ට්‍රැන්සැක්ෂන් ගැන විස්තරයක් ලබාදීම සඳහා පිටුව 148-150 දක්වා ඇත.

8. අනුප්‍රාප්ති

විදේශ ට්‍රැන්සැක්ෂන් සඳහා වන අනුප්‍රාප්ති පිළිබඳව විස්තරයක් ලබාදීම සඳහා පිටුව 151-152 දක්වා ඇත. සමස්ත අනුප්‍රාප්ති පිළිබඳව විස්තරයක් ලබාදීම සඳහා පිටුව 153-154 දක්වා ඇත. විදේශ ට්‍රැන්සැක්ෂන් සඳහා වන අනුප්‍රාප්ති පිළිබඳව විස්තරයක් ලබාදීම සඳහා පිටුව 155-156 දක්වා ඇත. විදේශ ට්‍රැන්සැක්ෂන් සඳහා වන අනුප්‍රාප්ති පිළිබඳව විස්තරයක් ලබාදීම සඳහා පිටුව 157-158 දක්වා ඇත.

9. ස්ථාවර සම්පත්

9.1 විදේශ ස්ථාවර සම්පත් පිළිබඳව විස්තරයක් ලබාදීම සඳහා පිටුව 159-160 දක්වා ඇත.

9.2 විදේශ ස්ථාවර සම්පත් පිළිබඳව විස්තරයක් ලබාදීම සඳහා පිටුව 161-162 දක්වා ඇත. විදේශ ස්ථාවර සම්පත් පිළිබඳව විස්තරයක් ලබාදීම සඳහා පිටුව 163-164 දක්වා ඇත.

ස්ථාවර සම්පත්	2.5 %
සාමාන්‍ය	10 %
විදේශ ස්ථාවර සම්පත්, පිටුව	
ලාභ සම්පත් සඳහා වන ස්ථාවර සම්පත්	20%
විදේශ ස්ථාවර සම්පත්	33 1/3 %
සමස්ත ස්ථාවර සම්පත්	100 %

විදේශ ස්ථාවර සම්පත් පිළිබඳව විස්තරයක් ලබාදීම සඳහා පිටුව 165-166 දක්වා ඇත.

9.3 ස්ථාවර සම්පත් පිළිබඳව විස්තරයක් ලබාදීම සඳහා පිටුව 167-168 දක්වා ඇත.

9.4 ස්ථාවර සම්පත්, ස්ථාවර සම්පත් පිළිබඳව විස්තරයක් ලබාදීම සඳහා පිටුව 169-170 දක්වා ඇත.

9.5 විදේශ ස්ථාවර සම්පත් පිළිබඳව විස්තරයක් ලබාදීම සඳහා පිටුව 171-172 දක්වා ඇත.

9.6 විදේශ ස්ථාවර සම්පත් පිළිබඳව විස්තරයක් ලබාදීම සඳහා පිටුව 173-174 දක්වා ඇත.

7. Transactions in Gold

Transactions in gold are accounted for at notional rate.

8. Derivatives

In respect of Interest Swaps, while the net amount receivable is recognised on accrual basis, gains or losses on termination of swaps are deferred and recognised over the remaining contractual life of the swaps or the remaining life of the assets/liabilities, whichever is earlier. Such swaps taken only for hedging purpose are not marked to market.

9. Fixed Assets

9.1 Fixed Assets except revalued premises are stated at historical cost.

9.2 Depreciation is provided on straight line method at the rates considered appropriate by the Management as under:

Premises	2.5%
Furniture	10%
Electric Installations,	
Vehicles and Office Equipments	20%
Computers	33 1/3%
Fire Extinguishers	100%

Depreciation on revalued portion of the fixed assets is withdrawn from revaluation reserve.

9.3 Depreciation is provided for the full year irrespective of the date of acquisition.

9.4 Depreciation is provided on Land and Building as a whole where separate costs are not ascertainable.

9.5 In respect of leasehold properties, premium is amortised over the period of lease.

9.6 Depreciation on Fixed Assets of foreign branches is provided as per the applicable laws of the respective countries.

10. >ණස්-0ණණණණණණ

10.1 >ණස්-0ණණණණණණ, ණණණ ණණණ 1ණණණණණ 0ණණණණණ, ණණණ 1ණ ණණණණ 0ණ, ණණ „0ණ, ණණණණණ 0ණණණ ණණණණ ණණණණ 1ණ, ණණණණණ ණණණණ 0ණණණණ. ණණණණණණණ 15 ණණ, ණණණණණණ ණණණණණ 0ණණණණණණ 1ණ 0ණණණණණ 0ණණණණණණණණණ 1ණණණණණ 1ණණණණණ, ණණ 1ණ 1ණණණණණ 1ණණණ 1ණ ණණණණ 0ණණණණ.

10.2 ණණණණණණණ, ණණණ 1ණණණණණණණණ 0ණණණණණ 0ණණණණණණණණණණණණ ණණණණණණණණණ, ණණණණ ණණණණ 0ණණණ.

11. ණණණණණ ණණණ / 0ණණණ

ණණණ 1ණ 0ණණණ 0ණණණණ, „0ණණණණණ 0ණණණණණණ / 0ණණණණණණණණණණණණණණ 0ණ.

- i. , ණණ, ණණ ණණණ 1ණ ණණණණණ ණණණ 1ණණණණණ
- ii. 1ණණණණණ, ණණණණණණණණ 0ණණණණණ 1ණණණණණ, ණණ, ණණණණණ, ණණණණණණණණණණණ 1ණණණණණ
- iii. ණණණණණණ 1ණණණණණ / 1ණණණණණණ / 1ණණණණණ
- iv. , ණණණ ණණණණ, ණණ, ණණණණණ 1ණණණණණ

12. 1ණණණණණණණ 1ණණණ 1ණණණණණ

1ණණණණණණණ 1ණණණණණ, ණණණණණණණ 1ණණණ 0ණණණණණ, ණණණණ 1ණ ණණණණ 0ණ ණණණණණ ණණණණණණණ 1ණණණණණ; 22 ණණ, ණණණණණණ 1ණ, ණණණණණණ 1ණණණ 1ණණණණණණ 0ණ 0ණණණණණණණණ 0ණ.

10. Staff Benefits

10.1 Provision for gratuity and pension liability is made on actuarial basis and contributed to approved Gratuity and Pension Fund. Provision for encashment of accumulated leave payable on retirement is made on actuarial valuation at the year end, in compliance with Accounting Standard 15.

10.2 In respect of Overseas branches gratuity is accounted for as per laws prevailing in the respective countries.

11. Net Profit / Loss

Net Profit / Loss disclosed in the Profit and Loss Account is after:

- i) Provision for taxes on income and wealth
- ii) Provision for non-performing advance and general provision for Standard Advances
- iii) Depreciation/Amortisation/ provision on investments
- iv) Other usual and necessary provisions

12 Provision for Taxation

Provision for Taxes has been made on the basis of estimated tax liability which includes adjustments for Deferred Tax in compliance with Accounting Standard 22.



අනුසූචි 18

උපකරණ වල ගිණුම් පිටපත්

1. ව්‍යවස්ථාපිත

1.1 , දැන-දායක , සහ , දැන-විකුණු ව්‍යවස්ථාපිත ව්‍යවස්ථාපිත 31 මාර්ච් 2006 දිනේ සිට කෙටි කාලීන වශයෙන් ඉවත් කිරීමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත. පවත්වාගෙන යාමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත. පවත්වාගෙන යාමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත. පවත්වාගෙන යාමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත.

1.2 වැඩිපුර ගිණුම් ගිණුම් ගිණුම් ගිණුම් , අවසන් 31 03 1999 දිනේ පවත්වාගෙන යාමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත. Rs.11.53 කොටසක් ගිණුම් ගිණුම් ගිණුම් ගිණුම් , අවසන් 31 03 1999 දිනේ පවත්වාගෙන යාමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත. Rs.5.35 කොටසක් ගිණුම් ගිණුම් ගිණුම් ගිණුම් , අවසන් 31 03 1999 දිනේ පවත්වාගෙන යාමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත.

2. අනුමැතිය

2.1 වැඩිපුර ගිණුම් ගිණුම් ගිණුම් ගිණුම් , අවසන් දිනේ පවත්වාගෙන යාමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත. අවසන් දිනේ පවත්වාගෙන යාමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත. අවසන් දිනේ පවත්වාගෙන යාමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත.

වර්ගය	මුදල (රු. කොටස)	මුදල (රු. කොටස)
විකුණු කිරීමේ ක්‍රියාමාර්ග ග්‍රහණය	8512.17	45.33
විකුණු කිරීමේ ක්‍රියාමාර්ග ග්‍රහණය , විදේශීය	10265.17	54.67
> 10 ක් කොටසක් ගිණුම් ගිණුම්	1000	1000

2.2 “විකුණු කිරීමේ ක්‍රියාමාර්ග ග්‍රහණය” කොටසක් , අවසන් දිනේ පවත්වාගෙන යාමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත. අවසන් දිනේ පවත්වාගෙන යාමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත. අවසන් දිනේ පවත්වාගෙන යාමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත.

2.3 විකුණු කිරීමේ ක්‍රියාමාර්ග ග්‍රහණය කොටසක් , අවසන් දිනේ පවත්වාගෙන යාමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත. අවසන් දිනේ පවත්වාගෙන යාමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත. අවසන් දිනේ පවත්වාගෙන යාමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත.

2.4 “විකුණු කිරීමේ ක්‍රියාමාර්ග ග්‍රහණය” කොටසක් , අවසන් දිනේ පවත්වාගෙන යාමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත. අවසන් දිනේ පවත්වාගෙන යාමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත. අවසන් දිනේ පවත්වාගෙන යාමේ ක්‍රියාමාර්ග ග්‍රහණය කර ඇත.

Schedule 18

NOTES ON ACCOUNTS

1. Reconciliation

1.1 Reconciliation of inter-bank and inter-branch transactions has been completed up to 31st March 2006. Steps for elimination of outstanding entries are in progress. Since the outstanding entries to be eliminated are insignificant, no material consequential effect is anticipated.

1.2 A sum of Rs.11.53 crores representing net credit balance of outstanding entries up to 31.3.1999 have been taken to Other Income as per RBI directive. Out of this, an amount of Rs.5.35 crores, being net of taxes and statutory reserve, has been appropriated to General Reserve, which is not available for distribution of dividend.

2. Investments

2.1 In accordance with RBI guidelines, the Investments Portfolio of the Bank (domestic) has been classified into three categories, as given below:-

Category	Book Value (Rs in Crores)	Percentage to Total Investments
Held to Maturity	8512.17	45.33
Available for Sale	10265.14	54.67
Held for Trading	Nil	Nil

2.2. Securities under “Held to Maturity” accounted for 13.71% of Bank’s Demand and Time liabilities as at the end of March 2006 as against ceiling of 25% stipulated by RBI.

2.3 In respect of Held to Maturity category of Investments, premium of Rs.113.80 crores was amortised during the year. (Previous year Rs.93.86 crores)

2.4 In respect of securities held under “Available for Sale” category, an amount of Rs.140.57 crores Net (Previous year Rs.4.08 crores) has been debited to “Provisions and Contingencies” account towards depreciation.

2.5 වර්ගයක ලොංග් ආකාරයේ පවතින, කෙටි කාලීන වශයෙන් මුදල්
 වශයෙන් මුදල් රු. 28 කොටස (පෙර වසරේ රු. 28 කොටස) ක්
 , කෙටි කාලීන වශයෙන් මුදල්/කොටස, කෙටි කාලීන වශයෙන් මුදල්
 , කෙටි කාලීන වශයෙන් මුදල්/කොටස වැනි, පෙර වසරේ රු. 1510 කොටස
 වශයෙන් මුදල් රු. 1510 කොටස (පෙර වසරේ රු. 510 කොටස)
 , කෙටි කාලීන වශයෙන් මුදල්/කොටස පවතින අනෙකුත්
 පවතින අතර, කෙටි කාලීන වශයෙන් මුදල් රු. 000

2.6 බේරුම් කළ පවතින, කෙටි කාලීන වශයෙන් මුදල්/කොටස
 බේරුම් කළ වශයෙන් මුදල්/කොටස බේරුම් කළ පවතින
 , අධිකාරී මණ්ඩලයේ මුදල්/කොටස බේරුම් කළ පවතින

3. , කොටස

ක් මුදල්/කොටස වශයෙන් මුදල්/කොටස, කෙටි කාලීන වශයෙන් මුදල්/කොටස
 , කෙටි කාලීන වශයෙන් මුදල්/කොටස, කෙටි කාලීන වශයෙන් මුදල්/කොටස
 මුදල්/කොටස වශයෙන් මුදල්/කොටස වැනි, පෙර වසරේ රු. 000 කොටස
 බේරුම් කළ පවතින අතර, කෙටි කාලීන වශයෙන් මුදල්/කොටස වැනි, පෙර වසරේ රු. 000

ලදී පවතින , කෙටි කාලීන වශයෙන් මුදල්/කොටස වැනි, පෙර වසරේ රු. 000 කොටස
 කෙටි කාලීන වශයෙන් මුදල්/කොටස වැනි, පෙර වසරේ රු. 000 කොටස
 මුදල්/කොටස වැනි, පෙර වසරේ රු. 000 කොටස වැනි, පෙර වසරේ රු. 000 කොටස
 , කෙටි කාලීන වශයෙන් මුදල්/කොටස වැනි, පෙර වසරේ රු. 000 කොටස

ලදී , පෙර වසරේ රු. 000 කොටස වැනි, පෙර වසරේ රු. 000 කොටස
 මුදල්/කොටස වැනි, පෙර වසරේ රු. 000 කොටස වැනි, පෙර වසරේ රු. 000 කොටස
 , අධිකාරී මණ්ඩලයේ මුදල්/කොටස බේරුම් කළ පවතින

ලදී මුදල්/කොටස , කෙටි කාලීන වශයෙන් මුදල්/කොටස වැනි, පෙර වසරේ රු. 259.92 කොටස
 බේරුම් කළ පවතින අතර, කෙටි කාලීන වශයෙන් මුදල්/කොටස වැනි, පෙර වසරේ රු. 277.27 කොටස
 (පෙර වසරේ රු. 277.27 කොටස) ක් , කෙටි කාලීන වශයෙන් මුදල්/කොටස වැනි, පෙර වසරේ රු. 000 කොටස
 බේරුම් කළ පවතින අතර, කෙටි කාලීන වශයෙන් මුදල්/කොටස වැනි, පෙර වසරේ රු. 000

4. , කොටස , කොටස

පවතින පවතින, කෙටි කාලීන වශයෙන් මුදල්/කොටස වැනි, පෙර වසරේ රු. 000 කොටස
 බේරුම් කළ පවතින අතර, කෙටි කාලීන වශයෙන් මුදල්/කොටස වැනි, පෙර වසරේ රු. 000 කොටස
 පවතින පවතින, කෙටි කාලීන වශයෙන් මුදල්/කොටස වැනි, පෙර වසරේ රු. 000 කොටස
 බේරුම් කළ පවතින අතර, කෙටි කාලීන වශයෙන් මුදල්/කොටස වැනි, පෙර වසරේ රු. 000 කොටස

2.5 Securities of face value for Rs.28 crores (previous year Rs28 crores) towards Initial margin money required under the Settlement Guarantee Fund and securities for Rs.1510 crores (previous year Rs.510 crores) towards Initial margin for borrowing under Collateralised Borrowing and Lending Obligations have been kept with Clearing Corporation of India Ltd.

2.6 Investments held by Overseas branches are classified and valued as per guidelines issued by respective Regulatory Authorities.

3. Advances

a) For provisioning requirements, claims pending settlement as well as claims yet to be lodged with Guarantee Institutions identified by the branches have been considered on the basis that such claims are valid and recoverable.

b) In assessing the realisability of certain advances, the estimated value of security, Central Government guarantees and subsequent conduct have been considered for the purpose of asset classification and income recognition.

c) The classification of advances, as certified by the Branch Managers has been incorporated, in respect of unaudited branches.

d) Floating provision of Rs.259.92 crores (previous year Rs.277.27 crores) is held in respect of gross non-performing advances, over and above the minimum prescribed by RBI. These provisions are netted off from advances.

4. Fixed Assets

Pending completion of certain legal and other formalities, title deeds have not been executed / registered in favour of the Bank in respect of nine premises amounting to Rs.15.67 Crores (previous year Rs.18.54 crores).

ഭ. , അതിനോടനുബന്ധിച്ച് : , അതിനോടനുബന്ധിച്ച് 100 കോടി രൂപയുടെ മേൽവിലാസം നടത്തിയതിനെ തുടർന്ന് 5 കോടി രൂപയുടെ മേൽവിലാസം നടത്തിയിട്ടുണ്ട്.

ഭ. , അതിനോടനുബന്ധിച്ച് : , അതിനോടനുബന്ധിച്ച് 100 കോടി രൂപയുടെ മേൽവിലാസം നടത്തിയതിനെ തുടർന്ന് 5 കോടി രൂപയുടെ മേൽവിലാസം നടത്തിയിട്ടുണ്ട്.

10. മേൽവിലാസം

മേൽവിലാസം നടത്തിയതിനെ തുടർന്ന് 5 കോടി രൂപയുടെ മേൽവിലാസം നടത്തിയിട്ടുണ്ട്.

10.1 മേൽവിലാസം

ക്രമ നമ്പർ	വിവരങ്ങൾ	2005-06	2004-05
1	മേൽവിലാസം, മേൽവിലാസം	13.04%	14.21%
2	മേൽവിലാസം > മേൽവിലാസം I മേൽവിലാസം	8.54%	7.10%
3	മേൽവിലാസം > മേൽവിലാസം II മേൽവിലാസം	4.50%	7.10%
4	> മേൽവിലാസം A യുടെ മേൽവിലാസം	1882.74	1132.74
5	> മേൽവിലാസം A യുടെ മേൽവിലാസം	200	1132.74
6	മേൽവിലാസം നടത്തിയതിനെ തുടർന്ന് 5 കോടി രൂപയുടെ മേൽവിലാസം നടത്തിയിട്ടുണ്ട്.	61.23%	61.23%

ഭ. - മേൽവിലാസം :

വിവരങ്ങൾ	(A കോടി രൂപ)	
	2005-06	2004-05
മേൽവിലാസം നടത്തിയതിനെ തുടർന്ന് 5 കോടി രൂപയുടെ മേൽവിലാസം നടത്തിയിട്ടുണ്ട്.		
i) മേൽവിലാസം	18777.31	18639.77
ii) മേൽവിലാസം	337.41	413.36
മേൽവിലാസം നടത്തിയതിനെ തുടർന്ന് 5 കോടി രൂപയുടെ മേൽവിലാസം നടത്തിയിട്ടുണ്ട്.		
i) മേൽവിലാസം	159.60	34.17
ii) മേൽവിലാസം	1.26	4.24
മേൽവിലാസം നടത്തിയതിനെ തുടർന്ന് 5 കോടി രൂപയുടെ മേൽവിലാസം നടത്തിയിട്ടുണ്ട്.		
	1.57	1132.74
മേൽവിലാസം നടത്തിയതിനെ തുടർന്ന് 5 കോടി രൂപയുടെ മേൽവിലാസം നടത്തിയിട്ടുണ്ട്.		
i) മേൽവിലാസം	18616.14	18605.60
ii) മേൽവിലാസം	336.15	409.12

b) Prior period items: There were no material prior period items of income / expenditure requiring disclosure as per Accounting Standard 5.

c) Other Income: The working results for the year have been arrived at after adjusting the loss on revaluation of investments and amortisation of HTM investments, amounting to Rs 187.08 crores, (previous year Rs.159.75 crores) under the head "Provisions and Contingencies" instead of adjusting the same from 'Other Income' as was done consistently up to the previous year. Accordingly, the figures for previous year have also been regrouped. However, there is no impact on the Net Profit.

10. Additional Disclosures

In accordance with the guidelines issued by Reserve Bank of India, the following additional disclosures are made

(a) Capital Adequacy

S.No.	Particulars	2005-06	2004-05
i	Capital Adequacy Ratio	13.04%	14.21%
ii	Capital Adequacy Tier I Capital	8.54%	7.10%
iii	Capital Adequacy Tier II Capital	4.50%	7.10%
iv	Amount of Subordinated Debt raised as Tier II Capital (Rs in crores)	1882.74	1132.74
v	Amount of Perpetual Debt raised as Tier-I Capital (Rs in crores)	200.00	NIL
vi	Percentage of shareholding of Government of India	61.23%	61.23%

(b) Investments

വിവരങ്ങൾ	(Rs. in crores)	
	2005-06	2004-05
Gross Value of Investments		
(i) In India	18777.31	18639.77
(ii) Outside India	337.41	413.36
LESS Depreciation		
(i) In India	159.60	34.17
(ii) Outside India	1.26	4.24
LESS Interest on Restructured		
Accounts in India	1.57	NIL
Net Value of Investments		
(i) In India	18616.14	18605.60
(ii) Outside India	336.15	409.12

•a) , සමුදා ව්‍යවහාර, ශ්‍රී ලංකා, සමුදා ව්‍යවහාර සේවය (ඊප්සී)

	(A. ශ්‍රී ලංකා රුපියල)	
	2005-06	2004-05
ව්‍යවහාර ඊප්සී වටහා, සමුදා (%)	3.43	5.28
ශ්‍රී ලංකා ඊප්සී වටහා, සමුදා (%)	0.65	1.27
ඊප්සී ව්‍යවහාර සේවය (ව්‍යවහාර)		
ක) ව්‍යවහාර සේවය	1388.15	1575.85
උ) ව්‍යවහාර වර්ධනය	475.84	507.92
ඌ) ව්‍යවහාර වර්ධනය අඩුකිරීම	636.44	695.62
ඍ) ව්‍යවහාර සේවය	1227.55	1388.15
ඊප්සී ව්‍යවහාර සේවය		
ක) ව්‍යවහාර සේවය	319.20	577.52
උ) ව්‍යවහාර වර්ධනය	475.84	507.92
ඌ) ව්‍යවහාර වර්ධනය අඩුකිරීම	570.71	766.24
ඍ) ව්‍යවහාර සේවය	224.33	319.20
ඊප්සී ව්‍යවහාර සේවය සඳහා ව්‍යවහාර (ව්‍යවහාර, සමුදා ව්‍යවහාර සේවය ව්‍යවහාර සේවය)		
ක) ව්‍යවහාර සේවය	997.88	947.28
උ) ව්‍යවහාර වර්ධනය සඳහා ව්‍යවහාර (ව්‍යවහාර ව්‍යවහාර / ව්‍යවහාර, ව්‍යවහාර ව්‍යවහාර සේවය)	183.19	297.12
ඌ) ව්‍යවහාර වර්ධනය / ව්‍යවහාර, ව්‍යවහාර ව්‍යවහාර සේවය	250.09	246.52
ඍ) ව්‍යවහාර සේවය	930.98	997.88

උ. ව්‍යවහාර වර්ධනය ව්‍යවහාර සේවය සඳහා ව්‍යවහාර සේවය, සමුදා ව්‍යවහාර සේවය

	(A. ශ්‍රී ලංකා රුපියල)	
	2005-06	2004-05
ව්‍යවහාර වර්ධනය සඳහා ව්‍යවහාර සේවය, සමුදා	155.76	550.62
උ, ව්‍යවහාර වර්ධනය සඳහා ව්‍යවහාර සේවය	12.04	308.85
ව්‍යවහාර වර්ධනය සඳහා ව්‍යවහාර සේවය, සමුදා	150.89	501.11
උ, ව්‍යවහාර වර්ධනය සඳහා ව්‍යවහාර සේවය	12.04	308.85
ව්‍යවහාර වර්ධනය සඳහා ව්‍යවහාර සේවය, ව්‍යවහාර, සමුදා	4.87	37.02
උ, ව්‍යවහාර වර්ධනය සඳහා ව්‍යවහාර සේවය	ෆ්ලෑ	ෆ්ලෑ
ව්‍යවහාර වර්ධනය සඳහා ව්‍යවහාර සේවය, ව්‍යවහාර, සමුදා	ෆ්ලෑ	12.50
උ, ව්‍යවහාර වර්ධනය සඳහා ව්‍යවහාර සේවය	ෆ්ලෑ	ෆ්ලෑ

(h) ASSET QUALITY:

Movement of Non Performing Assets (NPAs)

	(Rs. In crores)	
	2005-06	2004-05
Gross NPA to Gross Advances (%)	3.43	5.28
Net NPA to Net Advances (%)	0.65	1.27
Movement of NPAs (Gross)		
a) Opening Balance	1388.15	1575.85
b) Additions during the year	475.84	507.92
c) Reductions during the year	636.44	695.62
d) Closing Balance	1227.55	1388.15
Movement of Net NPAs		
a) Opening Balance	319.20	577.52
b) Additions during the year	475.84	507.92
c) Reductions during the year	570.71	766.24
d) Closing Balance	224.33	319.20
Movement of Provisions for NPAs (excluding provision for standard assets)		
a) Opening balance	997.88	947.28
b) Provisions made during the year (includes provision released/Exchange fluctuations)	183.19	297.12
c) Write-off/Write-back of excess provisions	250.09	246.52
d) Closing balance	930.98	997.88

i) Details of Loan assets subjected to restructuring during the year

	(Rs. In crores)	
	2005-06	2004-05
Total Amount of loan assets subjected to Restructuring	155.76	550.62
Of which under CDR	12.04	308.85
Total amount of Standard Assets subjected to Restructuring	150.89	501.11
Of which under CDR	12.04	308.85
Total amount of substandard Assets subjected to Restructuring	4.87	37.02
Of which under CDR	NIL	NIL
Total Amount of Doubtful Assets subjected to Restructuring	NIL	12.50
Of which under CDR	NIL	NIL

i) , അതിനു മുമ്പുള്ള വർഷങ്ങളിൽ

31 മാർച്ച് 2006 തീയതി, അതിനു മുമ്പുള്ള വർഷങ്ങളിൽ അടയ്ക്കപ്പെട്ട തുക

Á. തീയതി തുക

	10ന14 ദിവസം	15ന28 ദിവസം	29 ദിവസം 3 മാസം	3 മാസം 6 മാസം	6 മാസം 12 മാസം	1 വർഷം 3 വർഷം	3 വർഷം 5 വർഷം	5 വർഷം മുകളിൽ	ആകെ
• അടയ്ക്കൽ	2199.36	698.31	1798.73	2160.50	1796.44	10009.18	12069.58	19797.22	50529.32
മുൻപാട്, അടയ്ക്കൽ	5399.56	670.75	2585.66	2799.34	3613.31	11357.08	4991.31	4342.42	35759.43
മുൻപാട് അടയ്ക്കൽ	23.82	42.78	691.90	199.61	217.80	1959.23	4861.98	11117.60	19114.72
, അടയ്ക്കൽ	193.29	3.14	31.69	208.56	269.73	21.28	5.02	3.92	736.63
അടയ്ക്കൽ വഹിപ്പ്, അടയ്ക്കൽ	1126.26	491.71	796.71	833.13	548.33	181.66	89.85	372.00	4439.65
അടയ്ക്കൽ വഹിപ്പ് മൂലം	557.35	196.50	491.55	630.54	819.62	964.33	35.75	440.57	4136.21

m) Asset Liability Management:

Maturity pattern of Assets and Liabilities as on March 31, 2006

(Rs. in crores)

	1-14 days	15-28 days	29 days - 3 mths	>3 mths - 6 mths	>6mth - 12 mths	>1 yr - 3 yrs	>3 yrs - 5 yrs	>5 yrs	Total
Deposits	2199.36	698.31	1798.73	2160.50	1796.44	10009.18	12069.58	19797.22	50529.32
Gross Advances	5399.56	670.75	2585.66	2799.34	3613.31	11357.08	4991.31	4342.42	35759.43
Gross Investment	23.82	42.78	691.90	199.61	217.80	1959.23	4861.98	11117.60	19114.72
Borrowings	193.29	3.14	31.69	208.56	269.73	21.28	5.02	3.92	736.63
Foreign Currency Assets	1126.26	491.71	796.71	833.13	548.33	181.66	89.85	372.00	4439.65
Foreign Currency Liabilities	557.35	196.50	491.55	630.54	819.62	964.33	35.75	440.57	4136.21

E) മൂലധനവും അടയ്ക്കലുകളും

i) വായ്പ-വഹിപ്പ് അടിസ്ഥാനത്തിൽ

Á. തീയതി തുക

വർഗ്ഗം	2005-06	2004-05
• മുൻപാട്, അടയ്ക്കൽ	2784.85	1716.22
ii) മൂലധന അടിസ്ഥാനത്തിൽ	1580.53	1039.15
iii) മൂലധന അടിസ്ഥാനത്തിൽ അടയ്ക്കൽ വഹിപ്പ്, അടയ്ക്കൽ		
• മുൻപാട്	2.54	1.28
• മൂലധന അടിസ്ഥാനത്തിൽ	1.28	1.28
• അടയ്ക്കൽ, അടയ്ക്കൽ: 1.28		
• അടയ്ക്കൽ വഹിപ്പ് അടിസ്ഥാനത്തിൽ		
• അടയ്ക്കൽ, അടയ്ക്കൽ	128.26	67.28

n) Lending to Sensitive Sector

i) Exposure to Real Estate Sector

Rs in crores

Category	2005-06	2004-05
a) Direct Exposure		
i) Residential Mortgages	2784.85	1716.22
ii) Commercial Real Estate	1580.53	1039.15
iii) Investment in Mortgage Backed Securities and other securitised exposures		
• Residential	2.54	NIL
• Commercial Real estate	NIL	NIL
b) Indirect Exposure: Fund based and non-fund based exposures on NHB and Housing Finance Companies	128.26	67.28



ii) **1999-2000 2001-02, 2002-03**

	A. 1999-2000	
	2005-06	2004-05
i) 1999-2000 2001-02, 2002-03	262.53	227.87
ii) 1999-2000 2001-02, 2002-03		
iii) 1999-2000 2001-02, 2002-03	15.00	133.00
iv) 1999-2000 2001-02, 2002-03	13.47	15.86
v) 1999-2000 2001-02, 2002-03	64.50	33.50
1999-2000 2001-02, 2002-03	355.5	410.23
vi) 1999-2000 2001-02, 2002-03		

iii) **1999-2000 2001-02, 2002-03**

1999-2000 2001-02, 2002-03	A. 1999-2000			
	31.3.2006	31.3.2006	31.3.2005	31.3.2005
1999-2000 2001-02, 2002-03	2210.70	1881.35	1881.35	1881.35
1999-2000 2001-02, 2002-03	1104.91	1272.00	1272.00	1272.00
1999-2000 2001-02, 2002-03	27.37	47.67	47.67	47.67
1999-2000 2001-02, 2002-03	23.54	23.61	23.61	23.61
1999-2000 2001-02, 2002-03	0.40	0.02	0.02	0.02
1999-2000 2001-02, 2002-03	0.00	0.00	0.00	0.00
1999-2000 2001-02, 2002-03	0.00	0.13	0.13	0.13
1999-2000 2001-02, 2002-03	3366.92	3224.78	3224.78	3224.78

iv) **1999-2000 2001-02, 2002-03**

1999-2000 2001-02, 2002-03	A. 1999-2000					
	31.3.2006	31.3.2006	31.3.2005	31.3.2005	31.3.2006	31.3.2005
1999-2000 2001-02, 2002-03	549.67	725.00	2005-06	594.47	31.5.2005	517.43
1999-2000 2001-02, 2002-03	549.67	578.05	2005-06	17.1.2006	17.1.2006	Not availed yet

ii) **Exposure to Capital Market:**

	Rs in crores	
	2005-06	2004-05
i) Investment made in Equity Shares	262.53	227.87
ii) Investment in bonds and convertible debentures	NIL	NIL
iii) Investments in units of equity-oriented mutual funds	15.00	133.00
iv) Advances against shares to Individuals for investment in equity shares (including IPOs/ESOPs), bonds and Debentures, units of equity-oriented mutual funds.	13.47	15.86
v) Secured and Unsecured Advances to stock brokers and guarantees issued on behalf of stock brokers and market makers	64.50	33.50
Total Exposure to Capital market	355.50	410.23
vi) of (v) above, the total finance extended to stock brokers for margin trading	NIL	NIL

iii) **Risk Category-wise Country Exposure**

Risk Category	Rs in crores			
	Net Exposure as at 31.3.2006	Provision held as at 31.3.2006	Net Exposure as at 31.3.2005	Provision held as at 31.3.2005
Insignificant	2210.70	NIL	1881.35	NIL
Low	1104.91	NIL	1272.00	NIL
Moderate	27.37	NIL	47.67	NIL
High	23.54	NIL	23.61	NIL
Very High	0.40	NIL	0.02	NIL
Restricted	0.00	NIL	0.00	NIL
Off-credit	0.00	NIL	0.13	NIL
Total	3366.92	NIL	3224.78	NIL

(o) **Details of Credit Exposures where the Bank had exceeded the prudential limit during the year:**

Sl. No	Name of the borrower	Exposure Limit	Period during which limit exceeded	Amount outstanding during the period limit exceeded	(Rs. In crores)	
					Board sanction details	Position as on 31.03.2006 Outstanding
1.	MSTC Ltd.	549.67	2005-06	594.47	31.5.2005	517.43
2.	Aban Singapore P Ltd	549.67	2005-06	Not availed	17.1.2006	Not availed yet

ii) Miscellaneous

i) Amount of provision made for Income tax during the year:

(A'at tãññ ññ)

	2005-06	2004-05
Amount of provision made for Income tax	196.73	332.00

ii) Bank has paid a penalty of Rupees fifteen lacs imposed by Reserve Bank of India during the year for irregularities in IPO financing at two branches.

iii) Disclosure requirements as per Accounting Standards:

i) AS17

Segment Reporting : For the purpose of segment reporting under AS 17, the business of the bank has been divided into two segments as follows:

(A'at tãññ ññ)

Part A - Business segments

Particulars	Treasury		Other Banking Operations		Total	
	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005
Revenue	2,085.58	2,316.09	3,005.38	2,423.43	5,090.96	4,739.52
Result	580.30	788.45	910.00	697.02	1,490.30	1,485.47
Unallocated Income				43.52		11.08
Unallocated Expenses				-		-
Operating Profit/Loss			1,533.82	1,496.55		
Income Taxes			202.29	335.64		
Provisions & Contingencies			548.19	509.55		
Net Profit			783.34	651.36		
OTHER INFORMATION						
Segment Assets						
Assets	23,421.99	25,113.86	35,813.76	25,939.07	59,235.75	51,052.93
Unallocated Assets				298.56		225.96
Total assets			59,534.31	51,278.89		
Segment Liabilities						
Liabilities	24,033.46	23,138.57	31,913.72	25,311.03	55,947.18	48,449.60
Unallocated Liabilities				3,587.13		2,829.29
Total Liabilities			59,534.31	51,278.89		

(p) Miscellaneous

i) Amount of provision made for Income tax during the year:

(Rs. in crores)

	2005-06	2004-05
Provision for Income tax	196.73	332.00

ii) Bank has paid a penalty of Rupees fifteen lacs imposed by Reserve Bank of India during the year for irregularities in IPO financing at two branches.

(q) Disclosure requirements as per Accounting Standards:

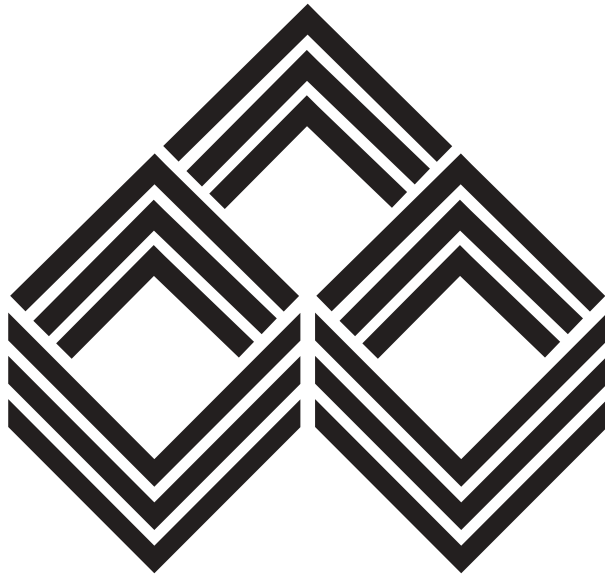
i) AS17

Segment Reporting : For the purpose of segment reporting under AS 17, the business of the bank has been divided into two segments as follows:

(Rs. in crores)

Part A - Business segments

Particulars	Treasury		Other Banking Operations		Total	
	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005
Revenue	2,085.58	2,316.09	3,005.38	2,423.43	5,090.96	4,739.52
Result	580.30	788.45	910.00	697.02	1,490.30	1,485.47
Unallocated Income				43.52		11.08
Unallocated Expenses				-		-
Operating Profit/Loss			1,533.82	1,496.55		
Income Taxes			202.29	335.64		
Provisions & Contingencies			548.19	509.55		
Net Profit			783.34	651.36		
OTHER INFORMATION						
Segment Assets						
Assets	23,421.99	25,113.86	35,813.76	25,939.07	59,235.75	51,052.93
Unallocated Assets				298.56		225.96
Total assets			59,534.31	51,278.89		
Segment Liabilities						
Liabilities	24,033.46	23,138.57	31,913.72	25,311.03	55,947.18	48,449.60
Unallocated Liabilities				3,587.13		2,829.29
Total Liabilities			59,534.31	51,278.89		



**ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය - මාසපොතේ සඳහා
31-03-2006 දින මාසයේ ලාභ හා අලාභ පිළිබඳව ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය**

(අ. 000 බැගින්)

	31.3.2006 දින මාසයේ ලාභ		31.3.2005 දින මාසයේ ලාභ	
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය මාසපොතේ සඳහා මාසපොතේ ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය, සඳුන්ව				
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය	44062772		39510476	
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය	7282111	51344883	6398033	45908509
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය	23390981		20955263	
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය	20120460	43511441	18439653	39394916
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය මාසපොතේ සඳහා මාසපොතේ ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය				
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය මාසපොතේ සඳහා මාසපොතේ ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය		7833442		6513593
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය මාසපොතේ සඳහා මාසපොතේ ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය		553454		357715
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය මාසපොතේ සඳහා මාසපොතේ ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය (I)		8386896		6871308
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය මාසපොතේ සඳහා මාසපොතේ ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය				
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය මාසපොතේ සඳහා මාසපොතේ ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය / මධ්‍යස්ථානය				
i) මධ්‍යස්ථානය මාසපොතේ සඳහා මාසපොතේ ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය	62880764		27586588	
ii) මධ්‍යස්ථානය මාසපොතේ සඳහා මාසපොතේ ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය	1459490		-1387961	
iii) මධ්‍යස්ථානය මාසපොතේ සඳහා මාසපොතේ ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය	5564936	69905190	290548	26489175
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය මාසපොතේ සඳහා මාසපොතේ ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය / මධ්‍යස්ථානය				
(i) මධ්‍යස්ථානය	-624337		-11569199	
(ii) මධ්‍යස්ථානය	95510138		49103262	
(iii) මධ්‍යස්ථානය	2955076	97840877	-175635	37358428
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය මාසපොතේ සඳහා මාසපොතේ ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය				
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය මාසපොතේ සඳහා මාසපොතේ ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය (II)		-27935687		-10869253
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය මාසපොතේ සඳහා මාසපොතේ ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය (I + II) (, a)		-19548791		-3997945
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය මාසපොතේ සඳහා මාසපොතේ ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය				
(i) මධ්‍යස්ථානය	190940		203819	
(ii) මධ්‍යස්ථානය	798356		1044667	
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය මාසපොතේ සඳහා මාසපොතේ ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය (, b)		-607416		-840848
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය මාසපොතේ සඳහා මාසපොතේ ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය				
(i) මධ්‍යස්ථානය	0		0	
(ii) මධ්‍යස්ථානය	9500000	9500000	3500000	3500000
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය				
(i) මධ්‍යස්ථානය	0		0	
ii) මධ්‍යස්ථානය	195796		88980	
iii) මධ්‍යස්ථානය	1615141		1483606	
iv) මධ්‍යස්ථානය	0	1810937	0	1572586
ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය මාසපොතේ සඳහා මාසපොතේ ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය (f)		7689063		1927414
ලාභ හා අලාභ පිළිබඳව ඉන්ද්‍රිය විද්‍යා මධ්‍යස්ථානය (, a+, a+f)		-12467144		-2911379

CASH FLOW STATEMENT - CONSOLIDATED POSITION
STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31/3/2006

(Rs. in 000's)

	year ended 31.03.2006		year ended 31.03.2005	
CASH FLOW FROM OPERATING ACTIVITIES				
Income				
Interest earned	44062772		39510476	
Other Income	7282111	51344883	6398033	45908509
Expenditure & Provisions				
Interest Paid	23390981		20955263	
Operating expenses & Provisions	20120460	43511441	18439653	39394916
Net Increase of cash on operating activities prior to the effect of changes in operating liabilities and assets		7833442		6513593
Add: Depreciation		553454		357715
Cash Profit generated from operations (I)		8386896		6871308
CASH FLOW FROM OPERATING LIABILITIES AND ASSETS				
Net increase/decrease on operating liabilities				
i) Deposits from customers	62880764		27586588	
ii) Borrowings from banks & Financial Instns.	1459490		-1387961	
iii) Other operating liabilities and provisions	5564936	69905190	290548	26489175
Net increase/decrease on operating assets				
i) Investments	-624337		-11569199	
ii) Advances to customers	95510138		49103262	
iii) Other Assets	2955076	97840877	-175635	37358428
Net increase in operating liabilities over operating assets (II)		-27935687		-10869253
CASH FLOW FROM OPERATING ACTIVITIES (I+II) (A)		-19548791		-3997945
CASH FLOW FROM INVESTING ACTIVITIES				
i) Sale / disposal of Fixed Assets	190940		203819	
ii) Purchase of Fixed Assets	798356		1044667	
NET CASH FLOW FROM INVESTING ACTIVITIES (B)		-607416		-840848
CASH FLOW FROM FINANCING ACTIVITIES				
Inflow				
i) Proceeds of Equity share issue	0		0	
ii) Proceeds of Tier I/Tier II Bonds	9500000	9500000	3500000	3500000
Outflow				
i) Redemption of Tier II Bonds	0		0	
ii) Reserves & Surplus	195796		88980	
iii) Proposed Dividend (including dividend tax)	1615141		1483606	
iv) Others	0	1810937	0	1572586
NET CASH FLOW FROM FINANCING ACTIVITIES (C)		7689063		1927414
Total Cash flow during the year (A+B+C)		-12467144		-2911379



(Rs. in 000's)

	year ended 31.03.2006		year ended 31.03.2005	
Balances at the beginning of the year				
Cash & Balances with RBI	41754365		43322219	
Balances with Banks & Money at call	7785191	49539556	9128716	52450935
Balances at the end of the year				
Cash & Balances with RBI	30779584		41754365	
Balances with Banks & Money at call	6292828	37072412	7785191	49539556
Total cash flow during the year		-12467144		-2911379

This Statement has been prepared in accordance with Direct method.

SIVARAM SWAMY
GENERAL MANAGER

T.S. NARAYANASAMI
CHAIRMAN & MANAGING DIRECTOR

AUDITORS' CERTIFICATE

We, the undersigned Statutory Central Auditors of Indian Overseas Bank have verified the above Cash Flow Statement of the Bank for the year ended 31.3.2006. The statement has been prepared in accordance with the requirement of Clause 32 of the listing agreement with the Stock Exchange and is based on and in agreement with the corresponding Profit and Loss account and the Balance Sheet of the Bank, covered by our Report of even date to the President of India.

AMIT RAY & CO

VED & CO

C.S.HARIHARAN & CO

R.S. SIPPAYA & CO

S.R.R.K.SHARMA ASSOCIATES

S.K. SINGHANIA & CO

CHARTERED ACCOUNTANTS

Place : Mumbai
Date : 27.4.2006



பேங்க் ஆஃப் இந்தியா, ஆல்லைவாடா ஓஃபீஸ்

தலைநகர தலைநகர 763, ஆய்கா ஓஃபீஸ் பஞ்சாய-600 002



Indian Overseas Bank

Central Office: 763, Anna Salai, Chennai - 600 002

தலைநகர ஓஃபீஸ்
பேங்க் ஆஃப் இந்தியா

(பேங்க் ஆஃப் இந்தியா 70 திட்டம், 'அ' பகுதி (iii) கீழ்)
(தலைநகர தலைநகர, ஆல்லைவாடா ஓஃபீஸ் தலைநகர)

பேங்க் ஆஃப் இந்தியா ஓஃபீஸ்:
(ஆல்லைவாடா, ஆல்லைவாடா ஓஃபீஸ்)

பேங்க் ஆஃப் இந்தியா

1/ம் பக்கம், _____ அபிவிருத்தி
தலைநகர _____ ஆல்லைவாடா _____ பேங்க் ஆஃப் இந்தியா, ஆல்லைவாடா ஓஃபீஸ் தலைநகர தலைநகர தலைநகர
தலைநகர தலைநகர
தலைநகர _____ ஆல்லைவாடா _____ தலைநகர, ஆல்லைவாடா ஓஃபீஸ் தலைநகர தலைநகர

தலைநகர _____ ஆல்லைவாடா _____ தலைநகர, ஆல்லைவாடா ஓஃபீஸ் தலைநகர தலைநகர
தலைநகர _____ ஆல்லைவாடா _____ தலைநகர, ஆல்லைவாடா ஓஃபீஸ் தலைநகர தலைநகர
தலைநகர _____ ஆல்லைவாடா _____ தலைநகர, ஆல்லைவாடா ஓஃபீஸ் தலைநகர தலைநகர
தலைநகர _____ ஆல்லைவாடா _____ தலைநகர, ஆல்லைவாடா ஓஃபீஸ் தலைநகர தலைநகர
தலைநகர _____ ஆல்லைவாடா _____ தலைநகர, ஆல்லைவாடா ஓஃபீஸ் தலைநகர தலைநகர
தலைநகர _____ ஆல்லைவாடா _____ தலைநகர, ஆல்லைவாடா ஓஃபீஸ் தலைநகர தலைநகர
தலைநகர _____ ஆல்லைவாடா _____ தலைநகர, ஆல்லைவாடா ஓஃபீஸ் தலைநகர தலைநகர
தலைநகர _____ ஆல்லைவாடா _____ தலைநகர, ஆல்லைவாடா ஓஃபீஸ் தலைநகர தலைநகர

பேங்க் ஆஃப் இந்தியா
ஆல்லைவாடா
தலைநகர தலைநகர

பேங்க் ஆஃப் இந்தியா / பேங்க் ஆஃப் இந்தியா தலைநகர தலைநகர

தலைநகர தலைநகர
தலைநகர _____
தலைநகர _____
தலைநகர _____

பேங்க் ஆஃப் இந்தியா
(பேங்க் ஆஃப் இந்தியா 70 திட்டம், 'அ' பகுதி (iii) கீழ்)

பேங்க் ஆஃப் இந்தியா தலைநகர தலைநகர : _____

பேங்க் ஆஃப் இந்தியா தலைநகர தலைநகர : _____ பேங்க் ஆஃப் இந்தியா ஓஃபீஸ் _____
(தலைநகர தலைநகர தலைநகர தலைநகர தலைநகர தலைநகர தலைநகர தலைநகர தலைநகர தலைநகர)
பேங்க் ஆஃப் இந்தியா : _____ தலைநகர, ஆல்லைவாடா _____

, தலைநகர தலைநகர தலைநகர தலைநகர தலைநகர தலைநகர தலைநகர தலைநகர தலைநகர தலைநகர
தலைநகர தலைநகர தலைநகர தலைநகர தலைநகர தலைநகர தலைநகர தலைநகர தலைநகர தலைநகர

(தலைநகர தலைநகர / தலைநகர தலைநகர / தலைநகர தலைநகர தலைநகர தலைநகர)

பெயர்: 3/11, அம்மாநகர் மாநகர்
பெயர்: 763, , அம்மாநகர் மாநகர் - 600 002



Indian Overseas Bank

Central Office: 763, Anna Salai, Chennai - 600 002

FORM 'B'

FORM OF PROXY

(See Sub-Regulation (iii) of regulation 70)

(TO BE FILLED IN AND SIGNED BY THE SHAREHOLDER)

Regd. Folio No. (if not Dematerialised)
D P Id No

I/We, _____ resident of _____ in the district of _____ in the state of _____, being a shareholder / shareholders of the Indian overseas bank, hereby appoint Shri / Smt _____ resident of _____ in the district of _____ in the state of _____ as my/ our proxy to vote for me/us and on my/our behalf at the 6th Annual General meeting of the shareholders of the Indian Overseas Bank to be held on Friday, 16th June, 2006 at Rani Seethai Hall, 603, Anna Salai, Chennai and at any adjournment thereof.

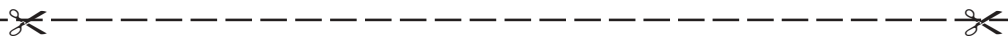
Signed this _____ day of _____ 2006

Please affix 0.15p Revenue Stamp

(Signature of the Proxy)

Signature of the first named/sole holder

Name _____
Address _____



ATTENDANCE SLIP – CUM – ENTRY PASS

(Please fill this attendance slip and hand it over at the entrance of the meeting hall)

Name and address of the shareholder: _____

No of shares held: _____
(If not dematerialised)

Regd Folio No: _____

DP ID No: _____
(If dematerialised)

Client No: _____

I hereby record my presence at the 6th Annual General Meeting of the bank held on 16th June 2006 at 10.15 AM at Rani Seethai Hall, 603, Anna Salai, Chennai

(Signature of the shareholder / proxy holder / representative)