

INDIAN OVERSEAS BANK
CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002
AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31st MARCH 2011

SL.NO	Particulars	(Rs. in Lakhs)			
		Quarter ended 31.3.2011 (Audited)	Quarter ended 31.3.2010 (Audited)	Year ended 31.3.2011 (Audited)	Year ended 31.3.2010 (Audited)
1	Interest Earned (a) + (b) +(c)+ (d)	353211.06	254783.42	1210146.51	1024577.34
	(a)Interest/discount on advances/bills	261563.90	186358.28	884856.64	765948.16
	(b) Income on Investments	82329.27	62334.79	296546.52	238160.10
	(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	6774.06	4881.91	26199.52	19260.64
	(d) Others	2543.83	1208.44	2543.83	1208.44
2	Other Income	38447.37	28196.64	122510.24	114325.36
3	TOTAL INCOME (1+2)	391658.43	282980.06	1332656.75	1138902.70
4	Interest Expended	231683.44	172742.31	789343.94	707790.95
5	Operating Expenses (i) + (ii)	62280.23	64679.85	257249.49	246649.69
	(i) Employees Cost	36265.46	43268.07	174113.66	173474.90
	(ii) Other Operating Expenses	26014.77	21411.78	83135.83	73174.79
6	TOTAL EXPENDITURE (4+ 5) excluding Provisions & Contingencies	293963.67	237422.16	1046593.43	954440.64
7	OPERATING PROFIT before Provisions & Contingencies (3-6)	97694.76	45557.90	286063.32	184462.06
8	Provisions (other than tax) and Contingencies	44602.16	45982.08	118623.56	78349.10
9	Exceptional Items	0.00	0.00	8217.00	8217.00
10	Net Profit(+) / Loss(-) from Ordinary Activities before Tax (7-8-9)	53092.60	-424.18	159222.76	97895.96
11	Tax Expense	9663.09	-13168.51	51968.49	27199.81
12	Net Profit(+) / Loss(-) from Ordinary Activities after Tax (10-11)	43429.51	12744.33	107254.27	70696.15
13	Extraordinary Items (net of tax expense)	0.00	0.00	0.00	0.00
14	Net Profit(+) / Loss(-) for the period (12-13)	43429.51	12744.33	107254.27	70696.15
15	Paid-up Equity Share Capital (Face Value of each share - Rs.10/-)	61874.93	54480.00	61874.93	54480.00
16	Reserves excluding Revaluation Reserves.	754618.62	580417.90	754618.62	580417.90
17	Analytical Ratios				
	(i) Percentage of shares held by Govt. of India	65.87	61.23	65.87	61.23
	(ii) (a) Capital Adequacy Ratio (%) (Basel I)	13.28	14.26	13.28	14.26
	(b) Capital Adequacy Ratio (%) (Basel II)	14.55	14.78	14.55	14.78
	(iii) Earning per share (EPS) - in rupees				
	a) Basic and Diluted EPS before Extraordinary items (Net of tax expense) for the period, for the year to date and for the previous year (not annualized)	7.88	2.34	19.63	12.98
	b) Basic and Diluted EPS after Extraordinary items (Net of tax expense) for the period, for the year to date and for the previous year (not annualized)	7.88	2.34	19.63	12.98



