



Indian Overseas Bank

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600 002

UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31st DECEMBER 2019

Rs. in lakh

SL. NO.	Particulars	Quarter ended			9 Months ended		Year ended
		31.12.2019 (Reviewed)	30.09.2019 (Reviewed)	31.12.2018 (Reviewed)	31.12.2019 (Reviewed)	31.12.2018 (Reviewed)	31.03.2019 (Audited)
1	Interest Earned (a) + (b) + (c) + (d)	4,35,190	4,27,565	4,54,242	12,96,394	13,07,476	17,63,127
	(a) Interest/discount on advances/bills	2,86,765	2,83,976	2,98,801	866,496	879,700	11,72,701
	(b) Income on Investments	1,34,616	1,26,438	1,26,183	380,949	370,684	4,92,228
	(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	13,809	17,151	16,669	48,949	44,503	61,415
	(d) Others	0	0	12,589	0	12,589	36,783
2	Other Income	84,604	74,835	1,14,617	226,448	328,890	4,20,632
3	TOTAL INCOME (1+2)	5,19,794	5,02,400	5,68,859	15,22,842	16,36,366	21,83,759
4	Interest Expended	3,07,319	3,07,176	3,15,871	919,288	927,464	12,35,213
5	Operating Expenses (i) + (ii)	1,36,241	1,20,623	1,06,374	3,69,903	3,18,665	4,45,158
	(i) Employees Cost	88,850	74,181	65,196	236,626	194,134	2,64,685
	(ii) Other Operating expenses	47,391	46,442	41,178	133,277	124,531	1,80,473
6	TOTAL EXPENDITURE (4+5) (excluding Provisions & Contingencies)	4,43,560	4,27,799	4,22,245	12,89,191	12,46,129	16,80,371
7	OPERATING PROFIT before Provisions & Contingencies (3-6)	76,234	74,601	1,46,614	2,33,651	3,90,237	5,03,388
8	Provisions (other than tax) and Contingencies	6,66,394	2,99,604	2,07,528	1,081,780	649,249	10,99,442
9	Exceptional Items	0	0	0	0	0	0
10	Profit (+)/Loss(-) from Ordinary Activities before tax(7-8-9)	(590,160)	(225,003)	(60,914)	(848,129)	(259,012)	(596,054)
11	Tax expenses	17389	361	(26,312)	18,992	(83,740)	(222,266)
12	Net Profit (+) / Loss(-) from Ordinary Activities after tax (10-11)	(607,549)	(225,364)	(34,602)	(867,121)	(175,272)	(373,788)
13	Extraordinary items (net of tax expense)	0	0	0	0	0	0
14	Net Profit (+) / Loss (-) for the period (12-13)	(607,549)	(225,364)	(34,602)	(867,121)	(175,272)	(373,788)
15	Paid up equity share capital (Face value of each share - Rs.10/-)	12,58,540	9,14,165	6,26,378	12,58,540	6,26,378	9,14,165
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)						4,73,324
17	Analytical Ratios						
	(i) Percentage of shares held by Govt. of India	94.56	92.52	91.99	94.56	91.99	92.52
	(ii) Capital Adequacy Ratio (%) (BASEL III)	5.53	11.86	8.86	5.53	8.86	10.21
	(a) CET 1 Ratio	3.53	9.20	6.70	3.53	6.70	7.82
	(b) Additional Tier 1 Ratio	0.00	0.00	0.03	0.00	0.03	0.03
	(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)	(5.83)	(2.47)	(1.16)	(9.06)	(4.12)	(6.83)
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualized)	(5.83)	(2.47)	(1.16)	(9.06)	(4.12)	(6.83)
	(iv) NPA Ratios						
	a) Gross NPA	23,73,386	28,67,395	35,78,657	23,73,386	35,78,657	33,39,812
	b) Net NPA	7,08,709	12,50,797	17,98,792	7,08,709	17,98,792	14,36,830
	c) % of Gross NPA	17.12	20.00	23.76	17.12	23.76	21.97
	d) % of Net NPA	5.81	9.84	13.56	5.81	13.56	10.81
	Return on assets (Annualised) (%)	(8.07)	(3.15)	(0.50)	(3.94)	(0.85)	(1.35)

AJAY KUMAR SRIVASTAVA
EXECUTIVE DIRECTOR

K SWAMINATHAN
EXECUTIVE DIRECTOR

KARNAM SEKAR
MANAGING DIRECTOR & CEO

Place: Chennai
Date : 10.02.2020

