

INDIAN OVERSEAS BANK
INCOME STATEMENT
FOR THE PERIOD ENDED 31.03.2025

In Rupees Millions	Bank		Group	
	Current Period From 01.04.2024 to 31.03.2025 in LKR	Previous Period From 01.04.2023 to 31.03.2024 in LKR	Current Period From 01.04.2024 to 31.03.2025 in INR	Previous Period From 01.04.2023 to 31.03.2024 in INR
	Audited	Audited	Audited	Audited
Interest Income	2,446	3,109	281,310	240,497
Interest expenses	652	449	172,408	142,203
Net Interest income	1,794	2,660	108,902	98,294
Fee and Commission income	264	258	14,714	12,960
Fee and Commission expenses	-	-	-	-
Net fee and Commission income	264	258	14,714	12,960
Net gains/(losses) from trading	203	188	310	346
Net fair value gains/(losses) from financial instruments at fair value through profit or loss				
Net gains/(losses) from derecognition of financial assets	-	-	-	-
Net gains/(losses) on derecognition of financial assets :				
Net other operating income	3	3	40,427	43,257
Total operating income	2,264	3,109	164,353	154,857
Impairment charges	(9)	32	41,763	33,512
Net Operating income	2,273	3,077	122,590	121,345
Personal expenses	92	70	46,664	61,402
Depreciation and amortization expenses	3	2	15,913	14,162
Other expenses	88	85	14,896	11,656
Operating profit / (loss) before VAT & NBT on financial services	2,090	2,920	45,117	34,125
Value added tax (VAT) on financial services	383	508	-	-
National building tax (VAT) on financial services	-	-	-	-
Operating profit / (loss) after VAT & NBT on financial services	1,707	2,411	45,117	34,125
Share of profits of associates and joint ventures	-	-	-	-
Profit / (loss) before tax	1,707	2,411	45,117	34,125
Income Tax expenses	478	770	11,770	7,569
Profit / (loss) for the period	1,229	1,641	33,347	26,556
Profit attributable to :				
Equity Holders of the parent	1,229	1,641	33,347	26,556
Non-controlling interests				
Earnings per share on profit				
Basic earnings per ordinary share				
Diluted earnings per ordinary share				

INDIAN OVERSEAS BANK
STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31.03.2025

In Rupees Millions	Bank		Group	
	Current Period From 01.04.2024 to 31.03.2025 in LKR	Previous Period From 01.04.2023 to 31.03.2024 in LKR	Current Period From 01.04.2024 to 31.03.2025 in INR	Previous Period From 01.04.2023 to 31.03.2024 in INR
Profit (loss) for the period	1,229	1,641	33,347	26,556
Items that will be reclassified to income statement				
Exchange differences on translation of foreign operations	-	-	-	-
Net gains/(losses) on cash flow hedges	-	-	-	-
Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Debt instruments at fair value through other comprehensive income	-	-	-	-
Others (specify)	-	-	-	-
Less : Tax expense relating to items that will be reclassified to income statement	-	-	-	-
Items that will not be reclassified to income statement				
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-
Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss	-	-	-	-
Re-measurement of post-employment benefit obligations	-	-	-	-
Changes in revaluation surplus	34	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Others - Foreign Exchange gain from FCBU	(120)	(542)		
Less: Tax expense relating to items that will not be reclassified to income statement	(3)	(7)	-	-
Other Comprehensive Income (OCI) for the period, net of taxes	(89)	(549)	-	-
Total comprehensive income for the period attributable to :	1,140	1,092	33,347	26,556
Equity holders of the parent	1,140	1,092	33,347	26,556
Non-controlling interests	-	-	-	-

INDIAN OVERSEAS BANK
STATEMENT OF FINANCIAL POSITION
AS AT 31.03.2025

In Rupees Millions	Bank		Group	
	Current Period As at 31.03.2025 in LKR	Previous Period As at 31.03.2024 in LKR	Current Period As at 31.03.2025 in INR	Previous Period As at 31.03.2024 in INR
	(Audited)	(Audited)	(Audited)	(Audited)
Assets				
Cash and cash equivalents	1,560	69	182,975	171,165
Balances with central banks	365	404	2,327	2,859
Placements with banks	-	-	27,728	14,379
Derivative financial instruments	-	-	-	-
Financial assets recognized through profit or loss				
- measured at fair value				
- designated at fair value				
Financial assets at amortised cost				
- loans and advances	25,758	20,675	2,455,551	2,133,188
- debt and other instruments	8,049	10,322	1,075,981	818,601
Financial assets measured at fair value through other comprehensive income	2	2	32,140	174,861
Investments in subsidiaries	-	-	-	-
Investments in associates and joint ventures				
Property, plant and equipment	303	248	46,548	37,398
Investment properties				
Goodwill and intangible assets				
Deferred tax assets				
Other assets	152	209	126,899	167,885
Total assets	36,189	31,929	3,950,149	3,520,336
Liabilities				
Due to banks	5,705	2,956	157,084	75,591
Derivative financial instruments	-	-	-	-
Financial liabilities recognized through profit or loss				
- measured at fair value	-	-	-	-
- designated at fair value	-	-	-	-
Financial liabilities at amortised cost				
- due to depositors	10,261	9,843	3,103,805	2,853,278
- due to debt securities holders	-	-	-	-
- due to other borrowers	-	-	-	-
Debts securities issued	-	-	-	-
Retirement benefit obligations	7	9	28	31
Current tax liabilities	111	133	-	-
Deffered tax liabilities	-	-	-	2
Other provisions	146	168	-	-
Other liabilities	-	-	363,823	312,011
Due to subsidiaries	-	-	-	-
Total liabilities	16,230	13,109	3,624,740	3,240,913
Equity				
Stated capital / Assigned capital	2,289	2,289	192,566	189,024
Statutory reserve fund	747	686	55,843	47,506
OCI reserve	2,610	2,730	-	-
Retained earnings	13,852	12,688	-	-
Other reserves	461	427	77,000	42,893
Total shareholders' equity	19,959	18,820	325,409	279,423
Non-controlling interests	-	-	-	-
Total equity	19,959	18,820	325,409	279,423
Total equity and liabilities	36,189	31,929	3,950,149	3,520,336
Contingent liabilities and commitments	6,639	8,619	1,594,052	1,957,422
Memorandum Information				
Number of Employees	19	18	20,965	21,447
Number of Branches	1	1	3,339	3,240

Note: Amounts stated are net of impairment and depreciation.

INDIAN OVERSEAS BANK
STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 31.03.2025

Bank

In Rupees Millions	LKR	Stated capital/Assigned capital			Reserves					Total	Non controlling interest	Total equity
		Ordinary voting shares	Ordinary non-voting shares	Assigned capital	Statutory Reserve fund	OCI reserve	Revaluation reserve	Retained earnings	Other reserves			
Balance as at 01.04.2024 (Opening balance)		-	-	2,289	685	2,730	84	12,688	344	18,820	-	18,820
Total comprehensive income for the period												
Profit/(loss) for the year (net of tax)		-	-	-	-	-	-	1,229	-	1,229	-	1,229
Other comprehensive income (net of tax)		-	-	-	-	(120)	33	(3)		(90)	-	(90)
Total comprehensive income for the period		-	-	2,289	685	2,610	117	13,914	344	19,959	-	19,959
Transactions with equity holders, recognised directly in equity												
Share issue/increase of assigned capital		-	-	-	-	-	-	-	-	-	-	-
Share options exercised		-	-	-	-	-	-	-	-	-	-	-
Bonus issue		-	-	-	-	-	-	-	-	-	-	-
Rights issue		-	-	-	-	-	-	-	-	-	-	-
Transfers to reserve during the period		-	-	-	61	-	-	(61)	-	-	-	-
Dividends to equity holders		-	-	-	-	-	-	-	-	-	-	-
Profit transferred to head office		-	-	-	-	-	-	-	-	-	-	-
Gain / (loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)		-	-	-	-	-	-	-	-	-	-	-
Others (Please specify)		-	-	-	-	-	-	-	-	-	-	-
Total transactions with equity holders		-	-	-	61	-	-	(61)	-	-	-	-
Balance as at 31.03.2025 (Closing balance)		-	-	2,289	746	2,610	117	13,853	344	19,959	-	19,959

Group												
In Rupees Millions	INR	Stated capital/Assigned capital			Reserves				160359	Total	Non controlling interest	Total equity
		Ordinary voting shares	Ordinary non-voting shares	Assigned capital	Statutory Reserve fund	OCI reserve	Revaluation reserve	Retained earnings	Other reserves			
Balance as at 01.04.2024 (Opening balance)		189,024	-	-	47,506	-	27,226	(144,694)	160,359	279,423	-	279,423
Total comprehensive income for the period												
Profit/(loss) for the year (net of tax)		-	-	-	-	-	-	33,347	-	33,347	-	33,347
Other comprehensive income (net of tax)		-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the period		189,024	-	-	47,506	-	27,226	(111,347)	160,359	312,767	-	312,767
Transactions with equity holders, recognised directly in equity												
Share issue/increase of assigned capital		3,542	-	-	-	-	-	-	10,786	14,328	-	14,328
Share options exercised		-	-	-	-	-	-	-	-	-	-	-
Bonus issue		-	-	-	-	-	-	-	-	-	-	-
Rights issue		-	-	-	-	-	-	-	-	-	-	-
Transfers to reserve during the period		-	-	-	-	-	-	(13,987)	0	(13,987)	-	(13,987)
Dividends to equity holdres		-	-	-	-	-	-	-	-	-	-	-
Profit transferred to head office		-	-	-	-	-	-	-	-	-	-	-
Gain / (loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)		-	-	-	-	-	6,730	-	-	6,730	-	6,730
Others (Please specify)		-	-	-	8,337	-	(226)	-	(2,541)	5,570	-	5,570
Total transactions with equity holders		3,542	-	-	8,337	-	6,504	(13,987)	8,245	12,641	-	12,641
Balance as at 31.03.2025 (Closing balance)		192,566	-	-	55,843	-	33,730	(125,334)	168,604	325,409	-	325,409

**INDIAN OVERSEAS BANK
STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED 31.03.2025**

In Rupees Millions	Bank (in LKR)		Group(in INR)	
	Current Period 31.03.2025 (Audited)	Previous Period 31.03.2024 (Audited)	Current Period 31.03.2025 (Audited)	Previous Period 31.03.2024 (Audited)
Cash flows from operating activities				
Interest receipts	2,446	3,109	281,310	240,497
Interest payments	(652)	(449)	(172,408)	(142,203)
Net commission receipts	264	258	14,714	12,960
Trading income	203	188	310	346
Payments to employees	(92)	(70)	(46,664)	(61,402)
VAT & NBT on financial services	(383)	(508)	-	-
Receipts from other operating activities	3	3	40,427	43,257
Payments on other operating activities	(83)	(120)	(72,573)	(59,331)
Operating profit before change in operating assets & liabilities	1,706	2,411	45,116	34,124
(Increase) / decrease in operating assets				
Balances with Central Bank of Sri Lanka	-	-	-	-
Financial assets at amortised cost – loans & advances	-	-	-	-
Other assets (please specify)	(4,992)	1,720	(430,324)	(435,769)
Increase / (decrease) in operating liabilities				
Financial liabilities at amortised cost – due to depositors	-	-	-	-
Financial liabilities at amortised cost – due to debt securities holders	-	-	-	-
Financial liabilities at amortised cost – due to other borrowers	-	-	-	-
Other liabilities (please specify)	387	(3,700)	395,258	395,822
Net cash generated from operating activities before income tax	(2,899)	431		
Income tax paid	(507)	(1,047)	19,581	(5,830)
Net cash (used in) / from operating activities	(3,406)	(616)	29,631	(11,654)
Cash flows from investing activities				
Purchase of property, plant & equipment	(8)	-	(6,150)	(3,653)
Proceeds from the sale of property, plant & equipment	-	0	497	60
Purchase of financial investments	2,273	(2,673)	-	-
Proceeds from the sale and maturity of financial investments	-	-	-	-
Net purchase of intangible assets	-	-	-	-
Net cash flow from acquisition of investment in subsidiaries, joint ventures and associates	-	-	-	-
Net cash flow from disposal of subsidiaries, associates and joint ventures	-	-	-	-
Dividends received from investment in subsidiaries & associates	3	2	-	-
Others (please specify)	-	-	-	-
Net cash (used in) / from investing activities	2,268	(2,671)	(5,653)	(3,593)
Cash flows from financing activities				
Net proceeds from the issue of ordinary share capital	-	-	-	-
Net proceeds from the issue of other equity instruments	-	-	-	-
Net proceeds from the issue of subordinated debt	-	-	-	-
Repayment of subordinated debt	-	-	-	-
Interest paid on subordinated debt	-	-	(13,148)	(2,276)
Dividend paid to non-controlling interest	-	-	-	-
Dividend paid to shareholders of the parent company	-	-	-	-
Dividend paid to shareholders of other equity instruments	-	-	-	-
Others (please specify)	2,749	2,639	14,328	(3,000)
Net cash (used in) / from financing activities	2,749	2,639	1,180	(5,276)
Net increase/(decrease) in cash & cash equivalents	1,611	(648)	25,158	(20,522)
Cash & cash equivalents at the beginning of the period	69	1,259	184,256	204,778
Exchange difference in respect of cash & cash equivalent	(120)	(542)	-	-
Cash & cash equivalents at the end of the period	1,560	69	209,414	184,256

INDIAN OVERSEAS BANK
SELECTED PERFORMANCE INDICATORS (BASED ON REGULATORY REPORTING)
31.03.2025

Financial Parameters	Bank		Group	
	31.03.2025	31.03.2024	31.03.2025	31.03.2024
	in LKR million (Audited)	in LKR million (Audited)	in INR million (Audited)	in INR million (Audited)
Regulatory Capital Adequacy (LKR in Millions)				
Common Equity Tier 1	19,841	18,735	289,722	208,397
Tier 1 Capital	19,841	18,735	289,722	208,397
Total Regulatory Capital	20,086	18,922	333,842	248,745
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital (%) (Minimum Requirement - 7.00%)	62.47%	71.64%	17.13%	14.47%
Tier 1 Capital Ratio (%) (Minimum Requirement - 8.50%)	62.47%	71.64%	17.13%	14.47%
Total Capital Ratio (%) (Minimum Requirement - 12.50%)	63.24%	72.35%	19.74%	17.28%
Base III Leverage Ratio (Minimum Requirement - 3%)	46.05%	53.82%	6.90%	5.66%
Regulatory Liquidity Requirement				
Liquidity Coverage Ratio (%) (Minimum Requirement - 100%)				
Rupee (%)	7416%	5370%		
All Currency (%)	260.80%	195.57%	126.27%	138.93%
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	126%	138%	133.78%	146.80%
Assets Quality				
Impaired Loans (Stage 3) to Total Loans, Ratio (%)	0.12%	0.19%	-	-
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	80.58%	80.94%	-	-
Income and Profitability				
Net Interest Margin %	5.35%	8.26%	3.25%	3.28%
Return on Assets (befor Tax) %	5.08%	7.37%	1.25%	1.03%
Return on Equity %	8.83%	13.13%	16.28%	16.24%
Cost to Income Ratio%	28.44%	44.93%	-	-
Memorandum Information				
Credit Ratings	IND AA	IND AA	-	-
Number of Employees	19	18	20,965	21,447
Number of Branches	1	1	3,339	3,240

*Including Undrawn Portion of Credit

Corporate Governance

The Bank facilitates good Corporate Governance by its commitments for ethical practices in the conduct of its business to ensure transparency and efficiency. Objectives can be summarized as, to protect and enhance share holder value, to protect the interest of all share holders. This will ensure transparency and integrity in communication and to make available full accurate and clear information to all stakeholders concerned, to ensure accountability for excellent customer service levels.

Bank's full statement on Corporate Governance can be found in the Bank's Annual Report at https://www.iob.in/Annual_Reports.aspx

Risk Management

Risk taking is an integral part of the banking business. Banks assume various types of risks in its activities, while providing different kinds of services based on its risk appetite. In the normal course of business, a bank is exposed to various risks including Credit Risk, Market Risk and Operational Risk. With a view to manage such risks efficiently and strengthen its risk management systems, bank has put in place various risk management measures and practices which includes policies, tools, techniques, monitoring mechanism and Management Information System.

The Bank has adopted the new Capital Adequacy Framework (Basel II) with effect from January 2008. In line with Regulator's guidelines, the Bank adopted the Standardized Approach (SA) for computation of Credit Risk Capital, Basic Indicator approach for calculating the capital for Operational Risk and Standardized Measurement Method (SMM) for Market Risk Capital computation. The Bank has put in place a Board approved Policy on Internal Capital Adequacy Assessment Process (ICAAP) to address second pillar requirements.

Certification

We, the undersigned, being the Chief Executive Officer and the Compliance Officer of Indian Overseas Bank jointly certify that:

(a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka;

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(b) The information contained in these statements have been extracted from the audited financial statements of the bank unless indicated as audited.

H.A.Sonwalkar
Country Head
Date: 18.06.2025

RJW N Chathurani
Compliance Officer
Date: 18.06.2025

INDIAN OVERSEAS BANK
ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS
AS AT 31.03.2025

a. Bank - Current period				
In Rupees Millions	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	1,560	-	-	1,560
Balances with central banks	365	-	-	365
Placements with banks	-	-	-	-
Derivative financial instruments	-	-	-	-
Loans and advances	25,758	-	-	25,758
Debt instruments	8,049	-	-	8,049
Equity instruments	-	-	2	2
Others (specify)	-	-	-	-
Total financial assets	35,732	-	2	35,734

In Rupees Millions	AC	FVPL	Total
LIABILITIES			
Due to banks	5,705	-	5,705
Derivative financial instruments	-	-	-
Financial liabilities			
- due to depositors	10,261	-	10,261
- due to debt securities holders	-	-	-
- due to other borrowers	-	-	-
Others (Specify)	-	-	-
Total financial liabilities	15,966	-	15,966

AC - Financial assets/liabilities measured at amortised cost

FVPL - Financial assets/liabilities measured at fair value through profit or loss

FVOCI - Financial assets measured at fair value through other comprehensive income

INDIAN OVERSEAS BANK
ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

b. Bank - Previous Period - 31.03.2024				
In Rupees Millions	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	69	-	-	69
Balances with central banks	404	-	-	404
Placements with banks	-	-	-	-
Derivative financial instruments	-	-	-	-
Loans and advances	20,675	-	-	20,675
Debt instruments	10,322	-	-	10,322
Equity instruments	-	-	2	2
Others (specify)	-	-	-	-
Total financial assets	31,470	-	2	31,472

In Indian Rupees Millions	AC	FVPL	Total
LIABILITIES			
Due to banks	2,956	-	2,956
Derivative financial instruments	-	-	-
Financial liabilities			
- due to depositors	9,843	-	9,843
- due to debt securities holders	-	-	-
- due to other borrowers	-	-	-
Debt securities issued	-	-	-
Total financial liabilities	12,799	-	12,799

AC - Financial assets/liabilities measured at amortised cost

FVPL - Financial assets/liabilities measured at fair value through profit or loss

FVOCI - Financial assets measured at fair value through other comprehensive income

INDIAN OVERSEAS BANK
ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS
AS AT 31.03.2025

c. Group - Current period				
In Indian Rupees Millions	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	182,975			182,975
Balances with central banks	2,327			2,327
Placements with banks	27,728			27,728
Derivative financial instruments				-
Loans and advances	2,455,551			2,455,551
Debt instruments	1,075,981			1,075,981
Equity instruments			32,140	32,140
Others (specify)				-
Total financial assets	3,744,562	-	32,140	3,776,702

In Indian Rupees Millions	AC	FVPL	Total
Due to banks	157,084		157,084
Derivative financial instruments			-
Financial liabilities			-
- due to depositors	3,103,805		3,103,805
- due to debt securities holders			-
- due to other borrowers			-
Others (specify)			-
Total financial liabilities	3,260,889	-	3,260,889

AC - Financial assets/liabilities measured at amortised cost

FVPL - Financial assets/liabilities measured at fair value through profit or loss

FVOCI - Financial assets measured at fair value through other comprehensive income

INDIAN OVERSEAS BANK
ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

d. Group - Previous period - 31.03.2024				
In Indian Rupees Millions	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	173,147			173,147
Balances with central banks	1,796			1,796
Placements with banks	32,923			32,923
Derivative financial instruments				
Loans and advances	1,780,526			1,780,526
Debt instruments	553,303			553,303
Equity instruments			386,605	386,605
Others (specify)				
Total financial assets	2,541,695	-	386,605	2,928,300

In Indian Rupees Millions	AC	FVPL	Total
Due to banks	34,890		34,890
Derivative financial instruments			-
Financial liabilities			-
- due to depositors	2,603,042		2,603,042
- due to debt securities holders			-
- due to other borrowers			-
Others (specify)			-
Total financial liabilities	2,637,932	-	2,637,932

AC - Financial assets/liabilities measured at amortised cost

FVPL - Financial assets/liabilities measured at fair value through profit or loss

FVOCI - Financial assets measured at fair value through other comprehensive income

INDIAN OVERSEAS BANK
ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND
IMPAIRMENT
AS AT 31.03.2025

In Rupees Millions	Bank	
	Current Period as at 31.03.2025 In LKR	Previous Period as at 31.03.2024 In LKR
Product-wise Gross loans & advances		
By Product - Domestic Currency		
Overdrafts	357	655
Term Loans	2,462	1,264
Lease Rentals Receivable	-	-
Credit Cards	-	-
Pawning	-	-
Other Loans (Demand /Staff/Bills/NPA)	21	37
Sub Total	2,840	1,955
By Product - Foreign Currency		
Overdrafts		
Term Loans	6,640	1,251
Guarantees		
Bonds		
Other Loans (Demand /Staff/Bills/NPA)	16,278	17,469
Sub Total	22,918	18,720
Total	25,758	20,675
Product-wise commitments and contingencies		
By Product - Domestic Currency		
Guarantees		
Bonds		
Undrawn credit lines	-	-
Other Commitments		
Letters of Credits		
Bills of Exchange		
Other Contingencies (Specify)		
Sub Total	-	-
By Product - Foreign Currency		
Guarantees		
Bonds		
Undrawn credit lines		
Other Commitments		

Letters of Credits	3,264	1,217
Bills of Exchange	-	-
Other Contingencies (Specify)		
Sub Total	3,264	1,217
Total	3,264	1,217
Stage-wise impairment on loans & advances, commitments and contingencies		
Gross loans & advances, commitments and contingencies		
Less : Accumulated impairment under stage 1	129	105
Accumulated impairment under stage 2	0	-
Accumulated impairment under stage 3	123	161
Net value of loans & advances, commitments and contingencies	28,769	21,625
Movement of impairment during the period		
Under Stage 1	105	113
Charge/(Write back) to income statement	24	-
Write-off during the year		8
Other movements	-	-
Closing balance as 31.03.2025	129	105
Under Stage 2	-	-
Charge/(Write back) to income statement	-	-
Write-off during the year	-	-
Other movements	-	-
Closing balance as 31.03.2025	0	0
Under Stage 3	161	127
Charge/(Write back) to income statement	(38)	34
Write-off during the year	-	-
Other movements	-	-
Closing balance 31.03.2025	123	161
Total impairment	252	266

INDIAN OVERSEAS BANK
ANALYSIS OF FINANCIAL DEPOSITS
AS AT 31.03.2025

In Rupees Millions	Bank	
	Current Period as at 31.03.2025	Previous Period as at 31.03.2024
By Product - Domestic Currency		
Demand Deposits (Current Accounts)	607	311
Savings Deposits	100	112
Fixed Deposits	1,495	727
Other (Dormant/Margin/Vostro)	13	28
Sub Total	2,216	1,178
By Product - Foreign Currency		
Demand Deposits (Current Accounts)	850	424
Savings Deposits	1,046	798
Fixed Deposits	5,992	7,438
Other (Dormant/Margin/Vostro)	4	5
Sub Total	7,893	8,665
Total	10,108	9,843