

**INDIAN OVERSEAS BANK  
INCOME STATEMENT  
FOR THE PERIOD ENDED 30.09.2021**

In Rupees Millions	Bank		Group	
	Current Period From 01.04.2021 to 30.09.2021 in LKR	Previous Period From 01.04.2020 to 30.09.2020 in LKR	Current Period From 01.04.2021 to 30.09.2021 in INR	Previous Period From 01.04.2020 to 30.09.2020 in INR
Interest Income	1,477	1,146	83,177	86,644
Interest expenses	128	340	51,882	56,908
<b>Net Interest income</b>	<b>1,349</b>	<b>806</b>	<b>31,295</b>	<b>29,736</b>
Fee and Commission income	89	57	4,760	4,131
Fee and Commission expenses	-	-	-	-
<b>Net fee and Commission income</b>	<b>89</b>	<b>57</b>	<b>4,760</b>	<b>4,131</b>
Net gains/(losses) from trading	12	2	146	136
Net fair value gains/(losses) on :				
financial assets at fair value through profit or loss	-	-	-	-
financial liabilities at fair value through profit or loss	-	-	-	-
Net gains/(losses) on derecognition of financial assets :				
at fair value through profit or loss	-	-	-	-
at amortised cost	-	-	-	-
at fair value through other comprehensive income	-	-	-	-
Net other operating income	6	0	17,224	15,732
<b>Total operating income</b>	<b>1,456</b>	<b>865</b>	<b>53,424</b>	<b>49,735</b>
Impairment charges	(109)	(101)	19,044	21,621
<b>Net Operating income</b>	<b>1,565</b>	<b>966</b>	<b>34,381</b>	<b>28,114</b>
Personal expenses	26	20	17,865	16,872
Depreciation and amortization expenses	2	2	5,615	5,310
Other expenses	38	35	3,732	3,149
<b>Operating profit / (loss) before VAT &amp; NBT on financial services</b>	<b>1,499</b>	<b>909</b>	<b>7,168</b>	<b>2,783</b>
Value added tax (VAT) on financial services	204	101	-	-
National building tax (VAT) on financial services	-	-	-	-
<b>Operating profit / (loss) after VAT &amp; NBT on financial services</b>	<b>1,295</b>	<b>808</b>	<b>7,168</b>	<b>2,783</b>
Share of profits of associates and joint ventures	-	-	-	-
<b>Profit / (loss) before tax</b>	<b>1,295</b>	<b>808</b>	<b>7,168</b>	<b>2,783</b>
Income Tax expenses	297	174	138	95
<b>Profit / (loss) for the period</b>	<b>998</b>	<b>634</b>	<b>7,030</b>	<b>2,688</b>
<b>Profit attributable to :</b>				
Equity Holders of the parent	998	634	7,030	2,688
Non-controlling interests				
<b>Earnings per share on profit</b>				
Basic earnings per ordinary share				
Diluted earnings per ordinary share				

**INDIAN OVERSEAS BANK**  
**STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE PERIOD ENDED 30.09.2021**

In Rupees Millions	Bank		Group	
	Current Period From 01.04.2021 to 30.09.2021 in LKR	Previous Period From 01.04.2020 to 30.09.2020 in LKR	Current Period From 01.04.2021 to 30.09.2021 in INR	Previous Period From 01.04.2020 to 30.09.2020 in INR
<b>Profit (loss) for the period</b>	<b>998</b>	<b>634</b>	<b>7,030</b>	<b>2,688</b>
<b>Items that will be reclassified to income statement</b>				
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	-	-	-	-
<b>Items that will not be reclassified to income statement</b>				
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	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Others - Foreign Exchange gain from FCBU	28	(64)		
Less: Tax expense relating to items that will not be reclassified to income statement	-	-	-	-
<b>Other comprehensive income for the period, net of taxes</b>	<b>28</b>	<b>(64)</b>	-	-
<b>Total comprehensive income for the period attributable to :</b>	<b>1,026</b>	<b>570</b>	<b>7,030</b>	<b>2,688</b>
Equity holders of the parent	1,026	570	7,030	2,688
Non-controlling interests	-	-	-	-

**INDIAN OVERSEAS BANK**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 30.09.2021**

In Rupees Millions	Bank		Group	
	Current Period As at 30.09.2021 in LKR	Previous Period As at 31.03.2021 in LKR	Current Period As at 30.09.2021 in INR	Previous Period As at 31.03.2021 in INR
		(Audited)		(Audited)
<b>Assets</b>				
Cash and cash equivalents	29,992	2,859	112,976	124,208
Balances with central banks	61	113	2,212	2,059
Placements with banks	-	-	226,872	183,555
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	9,683	9,372	1,348,995	1,277,207
- debt and other instruments	6,895	46,912	740,671	721,843
Financial assets measured at fair value through other comprehensive income	2	2	182,895	231,040
Investments in subsidiaries	-	-	-	-
Investments in associates and joint ventures	-	-	-	-
Property, plant and equipment	211	211	28,815	29,188
Investment properties	-	-	-	-
Goodwill and intangible assets	-	-	-	-
Deffered tax assets	-	-	63,011	63,011
Other assets	376	34	116,641	107,992
<b>Total assets</b>	<b>47,220</b>	<b>59,503</b>	<b>2,823,089</b>	<b>2,740,104</b>
<b>Liabilities</b>				
Due to banks	27,957	40,813	4,696	18,295
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	6,053	6,440	2,505,494	2,399,971
- due to debt securities holders	-	-	-	-
- due to other borrowers	-	-	-	-
Debts securities issued	-	-	-	-
Retirement benefit obligations	5	8	31	34
Current tax liabilities	207	258	-	-
Deffered tax liabilities	21	64	8	8
Other provisions	173	171	-	-
Other liabilities	-	-	97,333	152,349
Due to subsidiaries	-	-	-	-
<b>Total liabilities</b>	<b>34,416</b>	<b>47,754</b>	<b>2,607,562</b>	<b>2,570,655</b>
<b>Equity</b>				
Stated capital / Assigned capital	2,289	2,289	189,024	164,370
Statutory reserve fund	438	438	29,268	29,268
OCI reserve	686	657	-	-
Retained earnings	8,989	7,963	-	-
Other reserves	402	402	(2,765)	(24,190)
<b>Total shareholders' equity</b>	<b>12,804</b>	<b>11,749</b>	<b>215,527</b>	<b>169,448</b>
Non-controlling interests	-	-	-	-
<b>Total equity</b>	<b>12,804</b>	<b>11,749</b>	<b>215,527</b>	<b>169,448</b>
<b>Total equity and liabilities</b>	<b>47,220</b>	<b>59,503</b>	<b>2,823,089</b>	<b>2,740,104</b>
<b>Contingent liabilities and commitments</b>	<b>7,273</b>	<b>6,796</b>	<b>785,195</b>	<b>682,764</b>
<b>Memorandum Information</b>				
Number of Employees	18	19	22,753	23,579
Number of Branches	1	1	3,221	3,217

Note: Amounts stated are net of impairment and depreciation.

**INDIAN OVERSEAS BANK**  
**STATEMENT OF CHANGES IN EQUITY**  
**FOR THE PERIOD ENDED 30.09.2021**

**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			
<b>Balance as at 01/04/2021 (Opening balance)</b>		-	-	2,289	438	658	58	7,991	344	11,778	-	11,778
<b>Total comprehensive income for the year</b>												
Profit/(loss) for the year (net of tax)		-	-	-	-	-	-	998	-	998	-	998
Other comprehensive income (net of tax)		-	-	-	-	28	-	-	-	28	-	28
<b>Total comprehensive income for the year</b>		-	-	2,289	438	686	58	8,989	344	12,804	-	12,804
<b>Transactions with equity holders, recognised directly in equity</b>												
Share issue/increase of assigned capital		-	-	-	-	-	-	-	-	-	-	-
Share options exercised		-	-	-	-	-	-	-	-	-	-	-
Bonus issue		-	-	-	-	-	-	-	-	-	-	-
Rights issue		-	-	-	-	-	-	-	-	-	-	-
Transfers to reserve during the period		-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holdres		-	-	-	-	-	-	-	-	-	-	-
Profit transferred to head office		-	-	-	-	-	-	-	-	-	-	-
Gain / (loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)		-	-	-	-	-	-	-	-	-	-	-
Others (Please specify)		-	-	-	-	-	-	-	-	-	-	-
<b>Total transactions with equity holders</b>		-	-	-	-	-	-	-	-	-	-	-
<b>Balance as at 30/09/2021 (Closing balance)</b>		-	-	2,289	438	686	58	8,989	344	12,804	-	12,804

Group												
In Rupees Millions	INR	Stated capital/Assigned capital			Reserves				Other 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				
		<b>164,370</b>	-	-	<b>29,268</b>	-	<b>22,205</b>	<b>(188,139)</b>	<b>141,744</b>	<b>169,448</b>	-	<b>169,448</b>
		<b>Total comprehensive income for the year</b>										
		-	-	-	-	-	-	7,030	-	<b>7,030</b>	-	<b>7,030</b>
		-	-	-	-	-	-	-	-	-	-	-
		<b>164,370</b>	-	-	<b>29,268</b>	-	<b>22,205</b>	<b>(181,108)</b>	<b>141,744</b>	<b>176,479</b>	-	<b>176,479</b>
		<b>Transactions with equity holders, recognised directly in equity</b>										
		24,654	-	-	-	-	-	-	16,346	<b>41,000</b>	-	<b>41,000</b>
		-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	1,576	<b>1,576</b>	-	<b>1,576</b>
		-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	29	-	-	<b>29</b>	-	<b>29</b>
		-	-	-	-	-	(379)	(1,000)	(2,178)	<b>(3,557)</b>	-	<b>(3,557)</b>
		<b>24,654</b>	-	-	-	-	<b>(350)</b>	<b>(1,000)</b>	<b>15,744</b>	<b>39,048</b>	-	<b>39,048</b>
		<b>189,024</b>	-	-	<b>29,268</b>	-	<b>21,855</b>	<b>(182,108)</b>	<b>157,488</b>	<b>215,527</b>	-	<b>215,527</b>

**INDIAN OVERSEAS BANK  
STATEMENT OF CASH FLOWS  
FOR THE PERIOD ENDED 30.09.2021**

In Rupees Millions	Bank (in LKR)	
	Current Period 30.09.2021	Previous Period 31.03.2021 (Audited)
<b>Cash flows from operating activities</b>		
Interest receipts	1,477	2,428
Interest payments	(128)	(584)
Net commission receipts	89	126
Trading income	12	10
Payments to employees	(26)	(70)
VAT & NBT on financial services	(204)	(250)
Receipts from other operating activities	6	3
Payments on other operating activities	69	144
<b>Operating profit before change in operating assets &amp; liabilities</b>	<b>1,295</b>	<b>1,807</b>
<b>(Increase) / decrease in operating assets</b>		
Balances with Central Bank of Sri Lanka	52	-
Financial assets at amortised cost – loans & advances	(311)	-
Other assets (please specify)	39,675	(2,605)
<b>Increase / (decrease) in operating liabilities</b>		
Financial liabilities at amortised cost – due to depositors	(387)	
Financial liabilities at amortised cost – due to debt securities holders	-	-
Financial liabilities at amortised cost – due to other borrowers	(12,856)	
Other liabilities (please specify)	(133)	1,555
<b>Net cash generated from operating activities before income tax</b>		
Income tax paid	(207)	(313)
<b>Net cash (used in) / from operating activities</b>	<b>27,128</b>	<b>444</b>
<b>Cash flows from investing activities</b>		
Purchase of property, plant & equipment	-	(1)
Proceeds from the sale of property, plant & equipment	-	-
Purchase of financial investments	-	(33,685)
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	-	2
Others (please specify)	-	-
<b>Net cash (used in) / from investing activities</b>	<b>-</b>	<b>(33,684)</b>
<b>Cash flows from financing activities</b>		
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	-	-
Dividend paid to non-controlling interest	-	-
Dividend paid to shareholders of the parent company	-	-
Dividend paid to holders of other equity instruments	-	-
Others (please specify)	-	9,892
<b>Net cash (used in) / from financing activities</b>	<b>-</b>	<b>9,892</b>
<b>Net increase/(decrease) in cash &amp; cash equivalents</b>	<b>27,128</b>	<b>(23,348)</b>
Cash & cash equivalents at the beginning of the period	2,864	26,064
Exchange difference in respect of cash & cash equivalent	-	148
<b>Cash &amp; cash equivalents at the end of the period</b>	<b>29,992</b>	<b>2,864</b>

**INDIAN OVERSEAS BANK**  
**SELECTED PERFORMANCE INDICATORS (BASED ON REGULATORY REPORTING)**  
**30.09.2021**

Financial Parameters	Bank		Group	
	30.09.2021	31.03.2021	30.09.2021	31.03.2021
	in LKR million	in LKR million (Audited)	in INR million	in INR million (Audited)
<b>Regulatory Capital Adequacy (LKR in Millions)</b>				
Common Equity Tier 1	12,267	11,373	145,022	144,622
Core (Tier 1) Capital	12,267	11,373	145,022	144,622
Total Capital Base	12,382	11,486	174,000	171,577
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital (%) (Minimum Requirement - 7.00%)	62.61%	54.20%	12.84%	12.91%
Tier 1 Capital Ratio (%) (Minimum Requirement - 8.50%)	62.61%	54.20%	12.84%	12.91%
Total Capital Ratio (%) (Minimum Requirement - 12.50%)	63.20%	54.74%	15.41%	15.32%
<b>Leverage Ratio (Minimum Requirement - 3%)</b>	24.75%	18.47%	4.98%	5.22%
<b>Regulatory Liquidity</b>				
Statutory Liquid Assets (LKR in Millions)	42,483	48,804	862,723	888,071
Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)				
Domestic Banking Unit	80.85%	143.67%	24.09%	26.39%
Off - shore Banking Unit	101.11%	93.56%		
Total Stock of High-Quality Liquid Assets (LKR in Millions)	5,508	5,439	680,666	636,520
Liquidity Coverage Ratio (%) (Minimum Requirement - 100%)				
Rupee (%)	4884.23%	7617.85%		
All Currency (%)	849.35%	827.63%	176.89%	168.91%
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	613.65%	597.70%	NA	NA
<b>Assets Quality (Quality of Loan Portfolio)</b>				
Gross Non-Performing Advances Ratio % (net of IIS)	1.37%	1.39%	10.66%	11.69%
Net-Non Performing Advances, % (net of IIS and provision)	0.00%	0.13%	2.77%	3.58%
<b>Profitability</b>				
Interest Margin %	4.86%	4.78%	2.51%	2.39%
Return on Assets (befor Tax) %	4.66%	4.68%	0.53%	0.31%
Return on Equity %	21.08%	21.75%	13.22%	13.21

**Certification**

We, the undersigned, being the Chief Executive Officer and the Compliance Officer of Indian Overseas Bank certify jointly 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 un[audited](#) financial statement of the Bank.

**Shameer S**  
Country Head  
Date: 24.11.2021

**Sachini R h Fernandopulle**  
Compliance Officer  
Date: 24.11.2021

**INDIAN OVERSEAS BANK**  
**ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS**  
**AS AT 30.09.2021**

<b>a. Bank - Current period</b>				
In Rupees Millions	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	29,992	-	-	29,992
Balances with central banks	61	-	-	61
Placements with banks	-	-	-	-
Derivative financial instruments	-	-	-	-
Loans and advances	9,683	-	-	9,683
Debt instruments	6,895	-	-	6,895
Equity instruments	-	-	2	2
Others (specify)	-	-	-	-
<b>Total financial assets</b>	<b>46,630</b>	<b>-</b>	<b>2</b>	<b>46,632</b>

In Rupees Millions	AC	FVPL	Total
<b>LIABILITIES</b>			
Due to banks	27,957	-	27,957
Derivative financial instruments	-	-	-
Financial liabilities			
- due to depositors	6,053	-	6,053
- due to debt securities holders	-	-	-
- due to other borrowers	-	-	-
Debt securities issued	-	-	-
<b>Total financial liabilities</b>	<b>34,010</b>	<b>-</b>	<b>34,010</b>

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 31.03.2021**

<b>b. Bank - Previous Period</b>				
In Rupees Millions	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	2,859	-	-	2,859
Balances with central banks	113	-	-	113
Placements with banks	-	-	-	-
Derivative financial instruments	-	-	-	-
Loans and advances	9,372	-	-	9,372



Debt instruments	46,912	-	-	46,912
Equity instruments	-	-	2	2
Others (specify)	-	-	-	-
<b>Total financial assets</b>	<b>59,256</b>	<b>-</b>	<b>2</b>	<b>59,258</b>

In Indian Rupees Millions	AC	FVPL	Total
<b>LIABILITIES</b>			
Due to banks	40,813	-	40,813
Derivative financial instruments	-	-	-
Financial liabilities			
- due to depositors	6,440	-	6,440
- due to debt securities holders	-	-	-
- due to other borrowers	-	-	-
Debt securities issued	-	-	-
<b>Total financial liabilities</b>	<b>47,253</b>	<b>-</b>	<b>47,253</b>

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 30.09.2021**

<b>c. Group - Current period</b>				
In Indian Rupees Millions	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	112,976			112,976
Balances with central banks	2,212			2,212
Placements with banks	226,872			226,872
Derivative financial instruments				-
Loans and advances	1,348,995			1,348,995
Debt instruments	740,671			740,671
Equity instruments			182,895	182,895
Others (specify)				-
<b>Total financial assets</b>	<b>2,431,727</b>	<b>-</b>	<b>182,895</b>	<b>2,614,622</b>

In Indian Rupees Millions	AC	FVPL	Total
Due to banks	4696.27		4,696
Derivative financial instruments			-
Financial liabilities			-
- due to depositors	2505494.38		2,505,494
- due to debt securities holders			-
- due to other borrowers			-
Debt securities issued			-
<b>Total financial liabilities</b>	<b>2,510,191</b>	<b>-</b>	<b>2,510,191</b>

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 31.03.2021**

<b>d. Group - Previous period</b>				
In Indian Rupees Millions	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	124,208			124,208
Balances with central banks	2,059			2,059
Placements with banks	183,555			183,555
Derivative financial instruments				-
Loans and advances	1,277,207			1,277,207
Debt instruments	721,843			721,843
Equity instruments			231,040	231,040
Others (specify)				-
<b>Total financial assets</b>	<b>2,308,872</b>	<b>-</b>	<b>231,040</b>	<b>2,539,912</b>

In Indian Rupees Millions	AC	FVPL	Total
Due to banks	18,295		18,295
Derivative financial instruments			-
Financial liabilities			-
- due to depositors	2,399,971		2,399,971
- due to debt securities holders			-
- due to other borrowers			-
Debt securities issued			-
<b>Total financial liabilities</b>	<b>2,418,265</b>	<b>-</b>	<b>2,418,265</b>

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 30.09.2021**

In Rupees Millions	Bank	
	Current Period as at 30.09.2021 In LKR	Previous Period as at 31.03.2021 In LKR
<b>Product-wise Gross loans &amp; advances</b>		
<b>By Product - Domestic Currency</b>		
Overdrafts	403	674
Term Loans	2,623	2,620
Lease Rentals Receivable	-	-
Credit Cards	-	-
Pawning	-	-
Other Loans (Demand /Staff/Bills/NPA)	136.40	131.45
<b>Sub Total</b>	<b>3,162</b>	<b>3,425</b>
<b>By Product - Foreign Currency</b>		
Overdrafts		
Term Loans	5,977	5,041
Guarantees		
Bonds		
Other Loans (Demand /Staff/Bills/NPA)	412	969
<b>Sub Total</b>	<b>6,389</b>	<b>6,010</b>
<b>Total</b>	<b>9,551</b>	<b>9,435</b>
<b>Product-wise commitments and contingencies</b>		
<b>By Product - Domestic Currency</b>		
Guarantees		
Bonds		
Undrawn credit lines	575	1,165
Letters of Credits		
Bills of Exchange		
Other Contigent Items		
<b>Sub Total</b>	<b>575</b>	<b>1,165</b>
<b>By Product - Foreign Currency</b>		
Guarantees		
Bonds		
Undrawn credit lines		
Letters of Credits	887	880
Bills of Exchange	2,128	2,112

Other Contigent Items		
<b>Sub Total</b>	<b>3,015</b>	<b>2,992</b>
<b>Total</b>	<b>3,590</b>	<b>4,157</b>
<b>Stage-wise impairment on loans &amp; advances, commitments and contingencies</b>		
<b>Gross loans &amp; advances, commitments and contingencies</b>		
Less : Accumulated impairment under stage 1	11	7
Accumulated impairment under stage 2	0	-
Accumulated impairment under stage 3	62	63
<b>Net value of loans &amp; advances, commitments and contingencies</b>	<b>13,068</b>	<b>13,523</b>
<b>Movement of impairment during the period</b>		
<b>Under Stage 1</b>	<b>7</b>	<b>7</b>
Charge/(Write back) to income statement	4	0
Write-off during the year		(0)
Other movements	-	-
Closing balance as 30.09.2021	<b>11</b>	<b>7</b>
<b>Under Stage 2</b>	<b>0</b>	<b>0</b>
Charge/(Write back) to income statement	-	(0)
Write-off during the year	-	-
Other movements	-	-
Closing balance as 30.09.2021	<b>0</b>	-
<b>Under Stage 3</b>	<b>63</b>	<b>235</b>
Charge/(Write back) to income statement	-	(172)
Write-off during the year	(1)	-
Other movements	-	-
Closing balance 30.09.2021	<b>62</b>	<b>63</b>
<b>Total impairment</b>	<b>73</b>	<b>70</b>

**INDIAN OVERSEAS BANK**  
**ANALYSIS OF FINANCIAL DEPOSITS**  
**AS AT 30.09.2021**

In Rupees Millions	Bank	
	Current Period as at 30.09.2021	Previous Period as at 31.03.2021
<b>By Product - Domestic Currency</b>		
Demand Deposits (Current Accounts)	576	237
Savings Deposits	73	69
Fixed Deposits	903	815
Other (Dormant/Margin/Vostro)	62	66
<b>Sub Total</b>	<b>1,614</b>	<b>1,187</b>
<b>By Product - Foreign Currency</b>		
Demand Deposits (Current Accounts)	22	13
Savings Deposits	1,284	1,252
Fixed Deposits	3,113	3,960
Other (Dormant/Margin/Vostro)	21	21
<b>Sub Total</b>	<b>4,439</b>	<b>5,246</b>
<b>Total</b>	<b>6,053</b>	<b>6,433</b>