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## इण्डियन ओवरसीज़ बैंक

केंद्रीय कार्यालय- पोस्ट बॉक्स सं 3765, 763 अण्णा सालै, चेन्नै 600 002

### Indian Overseas Bank

Central Office: P.B.No.: 3765, 763 Anna Salai, Chennai 600 002

### Investor Relations Cell

IRC/ 58 /2018-19

29.05.2018

The General Manager,  
Department of Corporate Services  
**BSE Limited**  
Floor 1, P.J. Towers, Dalal Street  
**Mumbai 400 001**

The Vice President  
**National Stock Exchange Ltd**  
"Exchange Plaza", C-1 Block G  
Bandra-Kurla Complex, Bandra (E)  
**Mumbai - 400 051**

Dear Sir/Madam,

**Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements)  
Regulations, 2015 - Financial Results of the Bank  
for the Financial Year ended 31<sup>st</sup> March 2018**

We refer our letter dated IRC/53/2018-19 dated 22.05.2018 and confirm that the Board Meeting for consideration of Audited Financial Results for the year ended 31.03.2018 was held today (i.e., 29.05.2018) and the Board approved the same. The Meeting of the Board of Directors commenced at 16.00 and concluded at 23.30 .

In this connection, we enclose the following:

1. Audited Financial Results for the quarter/year ended 31.03.2018
2. Independent Auditors' Report dated 29.05.2018 and

Please take the above information on record.

Thanking you,

Yours faithfully,

**C Haridas**

**General Manager & CFO**

Encl: As above







Indian Overseas Bank

Central Office, 763, Anna Salai Chennai - 600 002

Audited Financial Results for the Quarter / Year ended 31<sup>st</sup> March 2018

(Rs. in Lakhs)

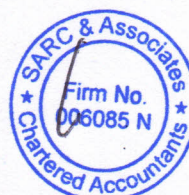
S No.	Particulars	Quarter ended			Year ended	
		31.03.2018 (Audited)	31.12.2017 (Reviewed)	31.03.2017 (Audited)	31.03.2018 (Audited)	31.03.2017 (Audited)
1	Interest Earned (a) + (b) + (c) + (d)	4,82,755	4,25,468	4,62,960	17,91,521	19,71,861
	(a) Interest/discount on advances/bills	280,943	2,99,710	3,16,621	11,96,083	14,05,304
	(b) Income on Investments	117,586	1,11,897	1,35,996	4,79,704	5,20,948
	(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	16,861	13,861	6,389	48,369	41,655
	(d) Others	67,365	0	3,954	67,365	3,954
2	Other Income	98,687	80,770	1,03,210	3,74,644	3,37,264
3	TOTAL INCOME (1+2)	5,81,442	5,06,238	5,66,170	21,66,165	23,09,125
4	Interest Expended	309,453	3,06,514	3,30,564	12,44,764	14,52,902
5	Operating Expenses (i) + (ii)	159,074	1,31,247	1,31,507	5,58,493	4,91,202
	(i) Employees Cost	74,457	74,919	68,753	2,99,414	3,04,467
	(ii) Other Operating expenses	84,617	56,328	62,754	2,59,079	1,86,735
6	TOTAL EXPENDITURE (4+5) (excluding Provisions & Contingencies)	468,527	4,37,761	4,62,071	18,03,257	19,44,104
7	OPERATING PROFIT before Provisions & Contingencies(3-6)	1,12,915	68,477	1,04,099	3,62,908	3,65,021
8	Provisions (other than tax) and Contingencies	677,455	1,64,025	1,78,974	12,26,078	7,03,114
9	Exceptional Items	0	0	0	0	0
10	Profit (+)/Loss(-) from Ordinary Activities before tax(7-8-9)	(564,540)	(95,548)	(74,875)	(863,170)	(338,093)
11	Tax expenses	(203,867)	1,569	(10,209)	(233,221)	3,581
12	Net Profit (+) / Loss(-) from Ordinary Activities after tax (10-11)	(360,673)	(97,117)	(64,666)	(629,949)	(341,674)
13	Extraordinary items (net of tax expense)	0	0	0	0	0
14	Net Profit (+) / Loss (-) for the period (12-13)	(360,673)	(97,117)	(64,666)	(629,949)	(341,674)
15	Paid up equity share capital (Face value of each share - Rs.10/-)	4,89,077	2,85,256	2,45,473	4,89,077	2,45,473
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	6,20,419	9,12,438	9,12,438	6,20,419	9,12,438
17	Analytical Ratios					
	(i) Percentage of shares held by Govt. of India	89.74	82.41	79.56	89.74	79.56
	(ii) Capital Adequacy Ratio (%) (Basel III)	9.25	9.74	10.50	9.25	10.50
	(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)	(12.25)	(3.40)	(2.63)	(23.25)	(15.78)
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualized)	(12.25)	(3.40)	(2.63)	(23.25)	(15.78)
	(iv) NPA Ratios					
	a) Gross NPA	38,18,015	33,26,688	35,09,825	38,18,015	35,09,825
	b) Net NPA	20,39,966	17,76,122	19,74,932	20,39,966	19,74,932
	c) % of Gross NPA	25.28%	21.95	22.39%	25.28%	22.39%
	d) % of Net NPA	15.33%	13.08	13.99%	15.33%	13.99%
	e) Return on assets (Annualised) (%)	(5.26)	(1.45)	(0.93)	(2.33)	(1.21)

Place: Chennai  
Date : 29.05.2018

AJAY KUMAR SRIVASTAVA  
EXECUTIVE DIRECTOR

K SWAMINATHAN  
EXECUTIVE DIRECTOR

R SUBRAMANIAMAN  
MANAGING DIRECTOR & CEO





Summarised Balance Sheet		(Rs. In lakhs)	
		As at 31.03.2018 (Audited)	As at 31.03.2017 (Audited)
<b>Capital &amp; Liabilities</b>			
Capital		4,89,077	2,45,473
Reserve & Surplus		8,30,745	11,28,982
Deposits		2,16,83,181	2,11,34,263
Borrowings		9,22,808	16,09,767
Other Liabilities & Provisions		8,70,992	5,98,264
<b>Total</b>		<b>2,47,96,803</b>	<b>2,47,16,749</b>
<b>Assets</b>			
Cash & Balances with RBI		11,57,945	11,49,997
Balances with Banks and Money at Call and Short Notice		14,96,554	11,72,307
Investments		68,64,594	71,65,412
Advances		1,32,48,881	1,40,45,862
Fixed Assets		2,89,343	3,05,433
Other Assets		17,39,486	8,77,738
<b>Total</b>		<b>2,47,96,803</b>	<b>2,47,16,749</b>

**Indian Overseas Bank**

Central Office, 763, Anna Salai Chennai 600 002

**Notes forming part of the Audited Financial Results of the Bank for the Quarter/Year ended March 31, 2018**

1	The above financial results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors in the meeting held on 29 <sup>th</sup> May, 2018. The results have been subjected to audit by the Statutory Central Auditors of the Bank in line with the guidelines issued by the Reserve Bank of India and as per the requirements of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
2	The above financial results have been prepared following the same accounting policies and practices as those followed in the Annual Financial Statements for the year ended March 31, 2017, except for the treatment depreciation on revalued portion of fixed assets in accordance with Accounting Standard-10 (revised 2016) on 'Property Plant & Equipment' as explained in note no.7 below.
3	The figures of the last quarter in each of the financial years are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the respective financial year
4	The working results for the Quarter/Year ended 31 <sup>st</sup> March 2018 have been arrived at after considering provision for NPAs, Standard Assets, Unhedged Foreign Currency Exposure, Depreciation on Investments & Non - Performing Investments, as per RBI guidelines, Provision for taxes (after adjustment for Deferred Taxes), Provision for Contingencies, Employee Benefits (including wage revision) Depreciation on Fixed Assets and other usual and necessary provisions.
5	In accordance with RBI circular DBR.No.BP.BC.1/21.06.201/2015-16 dated 1 <sup>st</sup> July, 2015, banks are required to make Quarterly Pillar 3 disclosures including Leverage Ratio and Liquidity Coverage Ratio under Basel III Framework. The disclosures are being made available on our website at the following link <a href="http://www.ioib.in/investor_cell.aspx">http://www.ioib.in/investor_cell.aspx</a> . The disclosures are not subjected to verification by the Statutory Central Auditors of the Bank.
6	RBI vide its letter DBR.No.BP.BC.9730/21.04.018/2017-18 dated 27.04.2018 has given the option to Banks to spread additional liability on account of the enhancement in gratuity limits from Rs.10 lakhs to Rs.20 lakhs from 29/03/2018 under the Payment of Gratuity Act, 1972, over four quarters beginning with the quarter ended March 31, 2018. The Bank has not availed the option and charged off the entire liability in the current financial year.
7	Pursuant to the revised Accounting Standard : 10 - "Property, Plant and Equipment" applicable from April 1, 2017, depreciation of Rs.75.77 crore for the year on the revalued portion of the fixed assets has been transferred from the Revaluation Reserve to the Revenue Reserve instead of crediting to Profit and Loss Account.
8	RBI vide its Circular DBR.No.BP.BC.101/21.04.048/2017-18 dated April 2, 2018 grants an option to spread mark to market loss on AFS & HFT investments for quarters ended December 31, 2017 and March 31, 2018, equally over the four quarters commencing with the quarter in which the loss is incurred. However, the Bank has not availed the option of dispensations available and has made full provision in the Profit and Loss Account.
9	As per RBI directions vide letter No.DBR.No.BP:15199/21.04.048/2016-17 dated June 23, 2017 in respect of certain borrowal accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC) and vide letter no. DBR.No.BP.BC.1949/21.04.048/2017-18 dated August 28, 2017 in respect of certain borrowal accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), the Bank was required to make additional provision as stated therein. Accordingly, the Bank has made an additional provision of Rs.726.87 Crores (Rs.(-) 80.18 Crore for the quarter) in respect of those accounts without availing any concession as per the latest RBI letter No. DBR No: BP/8756/21.04.048 /2017-18 dated 02.04.2018.



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10	RBI vide its Circular No.DBR.No.BP.BC.101/21.04.048/2017-18 dated 12th February 2018, has issued revised framework on Resolution of Stressed Assets. Pursuant to the revised framework, the bank has classified the specific restructured accounts in accordance with extant IRAC norms and made a provision of Rs.799.37 Crores towards such accounts during the current quarter/year.
11	Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liability towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI circular DBOD.NO.BP.BC.85/21.06.200/2013-14 dated January 15, 2014 and holds a provision of Rs. 11.08 crores as on 31.03.2018.
12	The Bank has carried out during the year a detailed review of its adjustments relating to incometax, on the basis of relevant records/assessments and determined the availability of future taxable income against which timing differences arising on account of , unabsorbed depreciation, bad & doubtful debts, employee benefits etc., can be realized. After ascertaining the availability of virtual / reasonable certainty duly supported by convincing evidence, and relying upon the detailed projections approved by the management, the Bank has recognized the deferred tax assets of Rs.230.22 crores during the year ( Rs.2052.91 Crores) for the quarter ended 31st March 2018), in accordance with Accounting Standard (AS) 22 – "Accounting for Taxes on Income"
13	In view of fraud reported during the year in certain loans in respect of one Gems and Jewellery borrower group accounts, the Bank has classified these accounts as Non-Performing Assets and provided fully.
14	During the Financial Year ended 31.03.2017, Bank had received Rs.1,100 crores from Government of India as a part of Turnaround Linked Capital Infusion Plan for which Bank had allotted 39,78,30,018 Equity Shares of Rs.10/- each at a premium of Rs.17.65 per equity share on 31.08.2017. The Bank had also received an aggregate sum of Rs. 4694 crore as capital infusion by the Government of India for 2017-18 including Recapitalisation Plan for Public Sector Banks and the Bank has allotted 203,82,11,029 equity shares of Rs. 10/- each at a premium of Rs. 13.03 per equity share on preferential basis to Government of India on 28.03.2018 for this capital infusion.
15	Coupon payment of Rs. 100 crore on Basel III Compliant Additional Tier I Perpetual Bonds due for payment on 04.02.2018 was made on 05.02.2018 (4.02.2018 being a holiday). The Payment/provision towards interest remained adjusted against Revenue Reserves in view of insufficient profits.
16	In terms of RBI Circular No.DBR.BP.BC.No.63/21/04/018/2016-17 dated April 18, 2017, banks are required to disclose the divergences in asset classification and provisioning consequent to RBI's Risk Assessment Report in their notes to accounts to the financial statements, wherever either (a) the additional provisioning requirements assessed by RBI exceed 15% of the published net profits after tax for the reference period; or (b) the additional Gross NPAs identified by RBI exceed 15% of the published incremental Gross NPAs for the reference period, or both. Based on the above, no disclosure on divergence in asset classification and provisioning for NPAs is required with respect to RBI's Annual Risk Assessment Report for Financial Year 2016-17.
17	The Bank had, after obtaining the approval of the shareholders by way of a Special Resolution at the EGM held on 30.01.2018, and also after getting the approval of Reserve Bank of India for utilizing the balance available in the Share Premium account as at 31.03.2017, set off the accumulated losses as at 31.03.2017 amounting to Rs.6978.94 crore which has the effect of reducing the Share Premium account and the accumulated losses to that extent.
18	During the current year the Bank has transferred the Special Reserves of Rs.741.60 crore created under section 36(I)(viii) of the Income Tax Act, 1961, in earlier years, to its General Reserves. Consequently, the Deferred Tax Liability on above till 31.03.2017 remain adjusted in the Deferred Tax Assets.
19	The Management in relation to Migration has implemented action plan including System Audit to address significant areas. Reconciliation of certain Inter Branch transactions are being addressed and the Management does not anticipate any material impact emanating out of such exercise on the financial statements of the Bank.
20	The position of Investors' Complaints for the period from 01.01.2018 to 31.03.2018 is as under: Pending complaints at the beginning of the Quarter - 0 Complaints received during the Quarter - 46 Complaints redressed during the Quarter - 46 Closing balance at the end of the Quarter - 0
21	The Provision Coverage Ratio of the Bank as on 31 <sup>st</sup> March, 2018 stood at 59.45%.
22	Previous period/year figures have been regrouped /reclassified/rearranged wherever necessary.
<div> <div>Place: Chennai Date : 29.05.2018</div> <div> <div>AJAY KUMAR SRIVASTAVA EXECUTIVE DIRECTOR</div> <div>K SWAMINATHAN EXECUTIVE DIRECTOR</div> <div>R SUBRAMANIKUMAR MANAGING DIRECTOR &amp; CEO</div> </div> </div>	





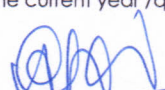
 <b>INDIAN OVERSEAS BANK</b> CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002 <b>SEGMENT RESULTS FOR THE QUARTER / YEAR ENDED 31ST MARCH 2018</b> Rs. in lakh					
Particulars	Quarter ended			Year ended	
	31.03.2018 (Audited)	31.12.2017 (Reviewed)	31.03.2017 (Audited)	31.03.2018 (Audited)	31.03.2017 (Audited)
<b>1) Segment Revenue</b>					
a) Treasury Operations	1 45 243	1 43 266	1 62 345	6 09 326	6 61 208
b) Corporate / Wholesale Banking	2 09 836	2 19 480	1 89 705	8 15 926	9 41 126
c) Retail Banking	1 48 271	1 32 305	1 98 925	6 36 763	6 72 475
d) Other Banking Operations	10 632	11 153	11,200	36 603	30 238
e) Unallocated	67 460	34	3 994	67 547	4 076
<b>Total</b>	<b>5 81 442</b>	<b>5 06 238</b>	<b>5 66 169</b>	<b>21 66 165</b>	<b>23 09 123</b>
Less: Inter segment Revenue	0	0	0	0	0
<b>Income from Operations</b>	<b>5 81 442</b>	<b>5 06 238</b>	<b>5 66 169</b>	<b>21 66 165</b>	<b>23 09 123</b>
<b>2) Segment Results Before Provisions &amp; Before Tax</b>					
a) Treasury Operations	20 772	24 122	25 575	1 31 411	1 05 087
b) Corporate / Wholesale Banking	4 553	26 610	(20,825)	5 214	49 487
c) Retail Banking	11 024	8 694	84 937	1 28 411	1 80 770
d) Other Banking Operations	9 110	9 025	10 421	30 352	25 619
e) Unallocated	67 455	26	3 989	67 520	4 057
<b>Operating Profit</b>	<b>1 12 914</b>	<b>68 477</b>	<b>1 04 097</b>	<b>3 62 908</b>	<b>3 65 020</b>
<b>Less: Provisions and Contingencies</b>	<b>6 77 455</b>	<b>1 64 025</b>	<b>1 78 974</b>	<b>12 26 078</b>	<b>7 03 114</b>
<b>Profit After Provisions and before Tax</b>	<b>(5,64,541)</b>	<b>(95,548)</b>	<b>(74,877)</b>	<b>(8,63,170)</b>	<b>(3,38,094)</b>
<b>3) Segment Assets</b>					
a) Treasury Operations	79 62 880	78 27 762	81 13 063	79 62 880	81 13 063
b) Corporate / Wholesale Banking	90 76 116	96 50 686	1 03 12 691	90 76 116	1 03 12 691
c) Retail Banking	71 01 676	71 36 321	60 01 754	71 01 676	60 01 754
d) Other Banking Operations	14 953	25 019	19 189	14 953	19 189
e) Unallocated	6 41 178	3 29 700	2 70 051	6 41 178	2 70 051
<b>Total</b>	<b>2 47 96 803</b>	<b>2 49 69 488</b>	<b>2 47 16 748</b>	<b>2 47 96 803</b>	<b>2 47 16 748</b>
<b>4) Segment Liabilities</b>					
a) Treasury Operations	77 19 758	75 62 453	74 90 737	77 19 758	74 90 737
b) Corporate / Wholesale Banking	88 30 120	92 99 066	99 21 411	88 30 120	99 21 411
c) Retail Banking	69 17 508	68 85 659	57 95 535	69 17 508	57 95 535
d) Other Banking Operations	7 557	753	22 306	7 557	22 306
e) Unallocated	2 038	7 943	1 12 304	2 038	1 12 304
<b>Total</b>	<b>2 34 76 981</b>	<b>2 37 55 874</b>	<b>2 33 42 293</b>	<b>2 34 76 981</b>	<b>2 33 42 293</b>
<b>5) Capital Employed : Segment Assets - Segment Liabilities</b>					
a) Treasury Operations	2 43 122	2 65 309	6 22 326	2 43 122	6 22 326
b) Corporate / Wholesale Banking	2 45 996	3 51 620	3 91 280	2 45 996	3 91 280
c) Retail Banking	1 84 168	2 50 662	2 06 219	1 84 168	2 06 219
d) Other Banking Operations	7 396	24 266	(3,117)	7 396	(3,117)
e) Unallocated	6 39 140	3 21 757	1 57 747	6 39 140	1 57 747
<b>Total</b>	<b>13 19 822</b>	<b>12 13 614</b>	<b>13 74 455</b>	<b>13 19 822</b>	<b>13 74 455</b>

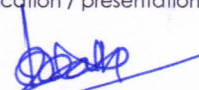
#### Notes on Segment Reporting

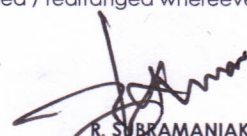
1. Segment expenses and liabilities have been apportioned on the basis of average segment assets, wherever direct allocation is not possible.

2. Figures of the previous years/Current year/quarters have been regrouped / reclassified / rearranged wherever considered necessary to correspond with the current year /quarters classification / presentation

Chennai  
29.05.2018

  
AJAY KUMAR SRIVASTAVA  
EXECUTIVE DIRECTOR

  
K. SWAMINATHAN  
EXECUTIVE DIRECTOR

  
R. SUBRAMANIAM  
MANAGING DIRECTOR & CEO





**Independent Auditor's Report on Annual Financial Results of the Bank****To****The Board of Directors****Indian Overseas Bank,****Chennai**

1. We have audited the accompanying Statement of Annual Financial Results of **Indian Overseas Bank**, ('the Bank') for the year ended **March 31, 2018** ("the Statement"), being submitted by the Bank pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with circular No. CIR/CFD/CMD/15/2015 dated November 30, 2015. The disclosures relating to "Pillar 3 under Basel III Capital Regulations", "Leverage Ratio" and "Liquidity coverage ratio" as have been disclosed in the Bank's website and in respect of which the link has been provided in the aforesaid statements have not been audited by us. This Statement, which is prepared on the basis of the annual financial statements, is the responsibility of the Bank's management and has been approved by the Board of Directors. The aforesaid statement is prepared in accordance with the Banking Regulation Act, 1949, accounting principles generally accepted in India along with recognition and measurement principles laid down in the Accounting Standards issued by the Institute of Chartered Accountants of India so far as they are applicable to the Bank and Reserve Bank of India Guidelines from time to time. Our responsibility is to express an opinion on this Statement, based on our audit of such annual financial statements.
2. We conducted our audit of the Statement in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the Statement is free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts disclosed in the Statement. An audit also includes assessing the accounting principles used and significant estimates made by management.
3. The statement incorporates the relevant returns of 20 branches audited by us and 1564 branches (including 8 overseas branches and 9 Regional Offices) audited by statutory branch auditors. The branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by the Reserve Bank of India. Also incorporated in the Statement are the returns from 1820 branches (Including 39 Regional Offices and 7 Zonal Offices) which have not been subjected to audit. These unaudited branches account for 11.24% of advances, 25.72% of deposits, 8.88% of interest income and 23.83% of interest expenses.





4. We believe that the audit evidences obtained by us is sufficient and appropriate to provide a reasonable basis for our opinion on the Statement.
5. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
- (i) is presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the relevant prudential norms issued by the Reserve Bank of India in respect of Income recognition, Asset classification, Provisioning and Other related matters; and
  - (ii) gives a true and fair view of the net loss and other financial information of the Bank for the year ended March 31, 2018.

**6. Emphasis of Matter**

We draw attention to:

- a) Note No.12 to the statement relating to recognition of Deferred Tax Asset for the year aggregating to Rs.2392.02 Crores
- b) Note No 19 to the Statement relating to reconciliation of certain Inter branch transactions.

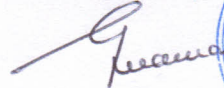
Our Opinion is not modified in respect of the above matters.

7. The Statement includes the results for the Quarter ended March 31, 2018 and Quarter ended March 31, 2017, being the balancing figure between audited figures in respect of full financial year and the published year-to-date figures up to the third quarter of the respective financial year which were subject to limited review by us.

For **HARIBHAKTI & Co LLP**

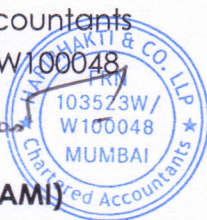
Chartered Accountants

FRN 103523W/W100048

  
(G.N. RAMASWAMI)  
Partner

Partner

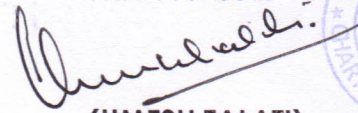
M.No.202363



For **TALATI & TALATI**

Chartered Accountants

FRN 110758W

  
(UMESH TALATI)

Partner

M.No.034834



For **R SUBRAMANIAN AND COMPANY LLP**

Chartered Accountants

FRN 004137S/S200041

  
(N. KRISHNAMURTHY)

Partner

M.No.019339



For **S A R C & ASSOCIATES**

Chartered Accountants

FRN 006085N

  
(SUNIL KUMAR GUPTA)

Partner

M.No.084884



Place : Chennai

Date : 29.05.2018