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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/283 /17-18

30.01.2018

The Vice President

National Stock Exchange Ltd.

"Exchange Plaza", C-1 Block G

Bandra-Kurla Complex, Bandra (E)

Mumbai – 400 051

Dear Sir/Madam,

Clarification for Financial Results – Segment Details for the Quarter ended 30th September 2017

We refer your email dated 30.01.2018 on the captioned subject seeking clarification on non submission of Segment Details for the quarter ended 30.09.2017.

In this regard, we wish to inform that the Bank had submitted Segment Reporting for the quarter and half year ended 30.09.2017 along with the Unaudited (Reviewed) Financial Results for the quarter ended 30.09.2017 wherein segment details were reported as Capital Employed: Segment Assets – Segment Liabilities.

We now enclose Segment Details for the said quarter giving Segment Assets and Segment Liabilities separately.

We request that the same may be taken on record.

Regards


Anurag Shankar
General Manager & CFO

Encl: As above





INDIAN OVERSEAS BANK

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002

SEGMENT REPORTING FOR THE QUARTER AND HALF YEAR ENDED 30th SEPTEMBER 2017

Rs. in lacs

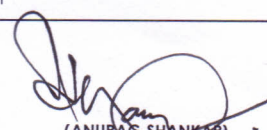
Particulars	Quarter ended 30.09.2017 (Reviewed)	Quarter ended 30.06.2017 (Reviewed)	Quarter ended 30.09.2016 (Reviewed)	Half Year ended 30.09.2017 (Reviewed)	Half Year ended 30.09.2016 (Reviewed)	Year ended 31.03.2017 (Audited)
1) Segment Revenue						
a) Treasury Operations	1 47 299	1 65 165	1 78 902	3 12 464	1 78 902	6 45 398
b) Corporate / Wholesale Banking	2 01 629	1 93 202	2 87 927	3 94 831	2 87 927	9 41 737
c) Retail Banking	2 04 534	1 51 786	1 23 573	3 56 320	1 23 573	6 87 673
d) Other Banking Operations	7 527	7 291	5 717	14 818	5 717	30 238
e) Unallocated	46	6	43	52	43	4 077
Total	5 61 035	5 17 450	5 96 162	10 78 485	5 96 162	23 09 123
Less: Inter segment Revenue	-	-	-	-	-	-
Income from Operations	5 61 035	5 17 450	5 96 162	10 78 485	5 96 162	23 09 123
2) Segment Results after Provisions & Before Tax						
a) Treasury Operations	46 460	58 856	64 289	1 05 316	64 289	1 57 331
b) Corporate / Wholesale Banking	- 23 203	- 22 627	41 955	- 45 830	41 955	- 20 084
c) Retail Banking	74 706	35 068	- 4 076	1 09 774	- 4 076	1 98 097
d) Other Banking Operations	5 853	6 360	4 200	12 213	4 200	25 619
e) Unallocated	40	2	36	42	36	4 057
Operating Profit	1 03 856	77 659	1 06 404	1 81 515	1 06 404	3 65 020
Less: Provisions and Contingencies	2 23 810	1 60 788	1 69 756	3 84 598	1 69 757	7 03 114
Profit After Provisions and before Tax	- 1 19 954	- 83 129	- 63 352	- 2 03 083	- 63 353	- 3 38 094
3) Segment Assets						
a) Treasury Operations	64 46 983	62 88 880	62 63 297	64 46 983	62 63 297	71 86 795
b) Corporate / Wholesale Banking	105 99 711	112 14 415	122 29 254	105 99 711	122 29 254	112 00 813
c) Retail Banking	71 59 360	73 24 255	63 77 989	71 59 360	63 77 989	60 39 902
d) Other Banking Operations	23 097	37 461	78 497	23 097	78 497	19 188
e) Unallocated	3 19 567	3 13 173	2 40 998	3 19 567	2 40 998	2 70 051
Total	245 48 718	251 78 184	251 90 035	245 48 718	251 90 035	247 16 749
4) Segment Liabilities						
a) Treasury Operations	61 66 486	58 67 874	57 77 570	61 66 486	57 77 570	66 38 298
b) Corporate / Wholesale Banking	101 63 792	107 94 996	117 21 144	101 63 792	117 21 144	107 50 691
c) Retail Banking	68 78 492	70 65 808	61 37 812	68 78 492	61 37 812	58 18 699
d) Other Banking Operations	28 741	14 847	29 679	28 741	29 679	22 303
e) Unallocated	2 275	1 12 275	2 494	2 275	2 494	1 12 304
Total	232 39 786	238 55 800	236 68 699	232 39 786	236 68 699	233 42 295
5) Capital Employed : Segment Assets - Segment Liabilities						
a) Treasury Operations	2 80 497	4 21 006	4 85 728	2 80 497	4 85 728	5 48 497
b) Corporate / Wholesale Banking	4 35 919	4 19 419	5 08 110	4 35 919	5 08 110	4 50 122
c) Retail Banking	2 80 868	2 58 448	2 40 177	2 80 868	2 40 177	2 21 204
d) Other Banking Operations	- 5 645	22 614	48 817	- 5 645	48 817	- 3 115
e) Unallocated	3 17 292	2 00 897	2 38 505	3 17 292	2 38 505	1 57 747
Total	13 08 931	13 22 384	15 21 337	13 08 931	15 21 337	13 74 455

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




 (ANURAG SHANKAR)
 GENERAL MANAGER & CFO