



Indian Overseas Bank
Central Office, 763 Anna Salai,
Chennai 600 002


FORM A

Format of Covering Letter of the Annual Audit Report to be filed with the Stock Exchanges

1	NAME OF THE COMPANY	INDIAN OVERSEAS BANK
2	ANNUAL FINANCIAL STATEMENTS FOR THE YEAR ENDED	31 ST MARCH 2013
3	TYPE OF AUDIT OBSERVATION	UNQUALIFIED
4	FREQUENCY OF OBSERVATION	NOT APPLICABLE


(Shri.T.S.Srinivasan)
General Manager & CFO


(Shri. N.K.Agarwal)
Audit Committee Chairman

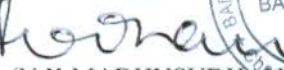

(Shri. M.Narendra)
Chairman and Managing Director & CEO
314

For S.R.Mohan & CO
Chartered Accountants
FRN 002111S


(G.JAGADESWARA RAO)
Partner
M.No. 021361




For Badari, Madhusudhan
& Srinivasan
Chartered Accountants
FRN 05389S


(N.K.MADHUSUDHAN)
Partner
M.No. 020378




For B.Thiagarajan & CO
Chartered Accountants
FRN 004371S


(B. THIAGARAJAN)
Partner
M.No. 18270



For Sankar & Moorthy
Chartered Accountants
FRN 003575S


(A.MONY)
Partner
M.No. 028519



For P.R.Mehra & CO
Chartered Accountants
FRN 000051N


(ASHOK MALHOTRA)
Partner
M.No. 082648



For Dass Khanna & CO
Chartered Accountants
FRN 000402N


(RAKESH SONI)
Partner
M.No. 083142



Place: Chennai

Date: 29.04.2013