

**INDIAN BANK**  
**Head Office: 66, Rajaji Salai, Chennai 600 001**  
**Consolidated Audited Financial Results for the year ended 31st March, 2010**

(Rs in lakhs)

Particulars	3 months		Year ended		Year ended	
	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009
	Audited	Audited	Audited	Audited	Audited	Audited
	<b>PARENT</b>			<b>CONSOLIDATED</b>		
<b>1. Interest earned (a)+(b)+(c)+(d)</b>	<b>202486.95</b>	<b>185636.60</b>	<b>785705.96</b>	<b>683032.99</b>	<b>784502.00</b>	<b>683316.00</b>
(a) Interest/discount on advances/bills	150257.92	137822.53	579982.86	508678.09	578991.00	508941.00
(b) Income on investments	51157.63	46189.34	199737.72	168733.36	199522.00	168744.00
(c) Interest on balance with RBI and other inter bank funds	1071.40	1624.73	5985.38	5621.54	5985.00	5622.00
(d) Others	0.00	0.00	0.00	0.00	4.00	9.00
2. Other Income	29285.84	29211.34	117371.80	103544.47	119229.00	104603.00
<b>3. Total Income ( 1 + 2 )</b>	<b>231772.79</b>	<b>214847.94</b>	<b>903077.76</b>	<b>786577.46</b>	<b>903731.00</b>	<b>787919.00</b>
4. Interest Expended	109076.03	118881.45	455318.38	422181.82	454789.00	421604.00
5. Operating Expenses (i) + (ii)	35462.87	40694.87	173024.60	158812.62	174166.00	159550.00
(i) Employees cost	21501.81	28880.55	121239.27	115276.16	121635.00	115554.00
(ii) Other Operating expenses	13961.06	11814.32	51785.33	43536.46	52531.00	43996.00
<b>6. Total Expenditure ( 4 + 5 ) excluding provisions and contingencies</b>	<b>144538.90</b>	<b>159576.32</b>	<b>628342.98</b>	<b>580994.44</b>	<b>628955.00</b>	<b>581154.00</b>
<b>7. Operating Profit before Provisions and Contingencies (3-6)</b>	<b>87233.89</b>	<b>55271.62</b>	<b>274734.78</b>	<b>205583.02</b>	<b>274776.00</b>	<b>206765.00</b>
8. Provisions (other than tax) and Contingencies	21355.94	-5867.96	39574.06	27023.74	38720.00	27254.02
9. Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
10 Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	65877.95	61139.58	235160.72	178559.28	236056.00	179510.98
11. Tax expense	24881.98	21732.18	79662.01	54026.98	80244.00	54922.98
<b>12. Net profit from Ordinary Activities after tax (10-11)</b>	<b>40995.97</b>	<b>39407.40</b>	<b>155498.71</b>	<b>124532.30</b>	<b>155812.00</b>	<b>124588.00</b>
13. Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
<b>14(a). Net Profit for the period (12-13)</b>	<b>40995.97</b>	<b>39407.40</b>	<b>155498.71</b>	<b>124532.30</b>	<b>155812.00</b>	<b>124588.00</b>
Share of earnings in Associates (RRBs)	0.00	0.00	0.00	0.00	972.00	673.00
Minority Interest	0.00	0.00	0.00	0.00	197.00	254.00
<b>14(b). Net Profit for the period (after Minority Interest)</b>	<b>40995.97</b>	<b>39407.40</b>	<b>155498.71</b>	<b>124532.30</b>	<b>156981.00</b>	<b>125515.00</b>
15. Paid-up equity share capital (Face Value of each share - Rs.10)	42977.00	42977.00	42977.00	42977.00	42977.00	42977.00
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	<b>621725.30</b>	<b>505052.63</b>	<b>621725.30</b>	<b>505052.63</b>	635788.00	<b>517877.00</b>
<b>17. Analytical Ratios</b>						
(i) Percentage of shares held by Government of India	80	80	80	80	80	80
(ii) a) Capital Adequacy Ratio (Basel I)	12.16%	13.27%	12.16%	13.27%	12.26%	13.38%
b) Capital Adequacy Ratio (Basel II)	12.71%	13.98%	12.71%	13.98%	12.81%	14.09%
(iii) Earnings Per Share (EPS) (in Rupees)						
(a) Basic and diluted EPS before Extraordinary items (net of tax expenses for the period, for the year to date and for the previous year (not to be annualized))	9.27	8.90	35.09	27.96	35.44	28.18
(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not to be annualized)	9.27	8.90	35.09	27.96	35.44	28.18
(iv) NPA Ratios						
(a) Gross NPA	51009.88	45918.00	51009.88	45918.00	55250.00	51887.00
(b) Net NPA	14493.13	9381.00	14493.13	9381.00	14493.13	9382.00
(c) % of Gross NPA	0.81	0.89	0.81	0.89	0.88	1.00
(d) % of Net NPA	0.23	0.18	0.23	0.18	0.23	0.18
(e) Return on Assets	1.66	1.89	1.67	1.62	1.68	1.63
18. Public Shareholding						
- No. of shares	85950000	85950000	85950000	85950000	85950000	85950000
- Percentage of Shareholding	20	20	20	20	20	20
19. Promoters and Promoter Group Share holding						
a) Pledged / Encumbered						
- Number of Shares						
- Percentage of Shares ( as a % of the total share holding of promoter and promoter group)						
- Percentage of Shares (as a % of the total share capital of the Company)						
b) Non - encumbered						
- Number of Shares	343820000	343820000	343820000	343820000	343820000	343820000
- Percentage of Shares ( as a % of the total share holding of promoter and promoter group)	100	100	100	100	100	100
- Percentage of Shares (as a % of the total share capital of the Company)	80	80	80	80	80	80