

**INDIAN BANK**

(Rs. in lakhs)

**Unaudited (Reviewed) Financial Results for the quarter ended 30th June, 2008**

Particulars	3 months ended		Year ended 31.03.2008 (Audited)
	30.06.2008 (Reviewed)	30.06.2007 (Reviewed)	
<b>1. Interest earned (a)+(b)+( c)+(d)</b>	<b>150177.71</b>	<b>119519.77</b>	<b>521297.93</b>
(a) Interest/discount on advances/bills	104656.57	75329.52	350268.49
(b) Income on investments	44141.06	41448.98	166503.37
(c ) Interest on balances with Reserve Bank of India and other inter bank funds	1380.08	2736.27	4517.00
(d) Others	0.00	5.00	9.07
2. Other Income	24321.59	18154.58	100568.78
<b>3. Total Income ( 1 + 2)</b>	<b>174499.30</b>	<b>137674.35</b>	<b>621866.71</b>
4. Interest Expended	96225.23	71238.38	315907.67
5. Operating Expenses (i) + (ii)	34611.16	33462.95	140029.41
(i) Employees cost	24780.76	24094.21	96739.47
(ii) Other Operating expenses	9830.40	9368.74	43289.94
<b>6. Total Expenditure (4 + 5) excluding provisions and contingencies</b>	<b>130836.39</b>	<b>104701.33</b>	<b>455937.08</b>
<b>7. Operating Profit before Provisions and Contingencies (3-6)</b>	<b>43662.91</b>	<b>32973.02</b>	<b>165929.63</b>
8. Provisions (other than tax) and Contingencies	16900.44	9070.11	42432.00
9.** Exceptional items	0.00	0.00	0.00
10 Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	26762.47	23902.91	123497.63
11. Tax expense	5000.00	2700.00	22623.70
<b>12. Net profit from Ordinary Activities after tax (10-11)</b>	<b>21762.47</b>	<b>21202.91</b>	<b>100873.93</b>
13. Extraordinary items (net of tax expense)	0.00	0.00	0.00
<b>14. Net Profit for the period (12-13)</b>	<b>21762.47</b>	<b>21202.91</b>	<b>100873.93</b>
15. Paid-up equity share capital (Face Value of each share - Rs.10)	42977.00	42977.00	42977.00
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	411549.57	279154.84	411549.57
17. Analytical Ratios			
(i) Percentage of shares held by Government of India	80%	80%	80%
(ii) a) Capital Adequacy Ratio (Basel I)	12.06	14.47	12.74
b) Capital Adequacy Ratio (Basel II)	11.91	NA	12.90
(iii) Earnings Per Share (EPS)(in Rs)			
(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)	*4.83	*4.72	22.52
(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)	*4.83	*4.72	22.52
(iv) NPA Ratios			
(a) Gross NPA	42061.34	54670.00	48687.00
(b) Net NPA	7571.36	8527.00	9759.00
(c) % of Gross NPA	0.95	1.79	1.21
(d) % of Net NPA	0.17	0.28	0.24
(e) Return on Assets	1.23	1.47	1.64
18. Public Shareholding			
- No. of shares	85950000	85950000	85950000.00
- Percentage of Shareholding	20%	20%	20%
* Not Annualised			