

INDIAN BANK

Unaudited (Reviewed) Financial Results for the quarter / half-year ended 30th September, 2010

(Rs. in Lakhs)					
Particulars	Quarter ended		Half Year ended		Year ended
	30.09.2010	30.09.2009	30.09.2010	30.09.2009	31.03.2010
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1. Interest earned (a)+(b)+(c)+(d)	227562.28	189184.17	437494.89	374299.02	771436.95
(a) Interest/discount on advances/bills	172586.48	141229.22	331044.32	283164.03	579982.85
(b) Income on investments	53882.60	45857.08	104259.94	87451.97	185468.72
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1093.20	2097.87	2190.63	3683.02	5985.38
(d) Others	0.00	0.00	0.00	0.00	0.00
2. Other Income	28366.14	28253.38	66158.08	66177.90	131640.80
3. Total Income (1 + 2)	255928.42	217437.55	503652.97	440476.92	903077.75
4. Interest Expended	129240.43	117804.86	248754.22	232061.27	455318.38
5. Operating Expenses (i) + (ii)	52793.77	44247.03	97222.52	89981.30	173024.59
(i) Employees cost	36922.05	31135.52	69071.07	65658.24	121239.27
(ii) Other Operating expenses	15871.72	13111.51	28151.45	24323.06	51785.32
6. Total Expenditure (4 + 5) excluding provisions and contingencies	182034.20	162051.89	345976.74	322042.57	628342.97
7. Operating Profit before Provisions and Contingencies (3-6)	73894.22	55385.66	157676.23	118434.35	274734.78
8. Provisions (other than tax) and Contingencies	13296.95	2927.81	47687.27	15013.71	39574.06
9. Exceptional items	0.00	0.00	0.00	0.00	0.00
10 Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	60597.27	52457.85	109988.96	103420.64	235160.72
11. Tax expense	19019.90	15259.47	31596.65	33056.08	79662.01
12. Net Profit from Ordinary Activities after tax (10-11)	41577.37	37198.38	78392.31	70364.56	155498.71
13. Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00
14. Net Profit for the period (12-13)	41577.37	37198.38	78392.31	70364.56	155498.71
15. Paid-up equity share capital (Face Value of each share - Rs.10/-)	42977.00	42977.00	42977.00	42977.00	42977.00
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	621725.30	505052.63	621725.30	505052.63	621725.30
17. Analytical Ratios					
(i) Percentage of shares held by Government of India	80	80	80	80	80
(ii) a) Capital Adequacy Ratio (Basel I)	12.20%	11.96%	12.20%	11.96%	12.16%
b) Capital Adequacy Ratio (Basel II)	12.96%	12.56%	12.96%	12.56%	12.71%
(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)	*9.40	*8.38	*17.70	*15.83	35.09
(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)	*9.40	*8.38	*17.70	*15.83	35.09
(iv) NPA Ratios					
(a) Gross NPA	90391.38	47998.95	90391.38	47998.95	51009.88
(b) Net NPA	50566.52	9746.49	50566.52	9746.49	14493.13
(c) % of Gross NPA	1.29	0.89	1.29	0.89	0.81
(d) % of Net NPA	0.73	0.18	0.73	0.18	0.23
(e) Return on Assets	1.51	1.62	1.46	1.58	1.67
18. Public Shareholding					
- No. of shares	85950000	85950000	85950000	85950000	85950000
- Percentage of Shareholding	20	20	20	20	20
19. Promoters and Promoter Group Shareholding					
a) Pledged / Encumbered					
- Number of Shares					
- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)					Nil
- Percentage of Shares (as a % of the total share capital of the Bank)					
b) Non - encumbered					
- Number of Shares	343820000	343820000	343820000	343820000	343820000
- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	100	100	100	100	100
- Percentage of Shares (as a % of the total share capital of the Bank)	80	80	80	80	80

* Not Annualised