

## Reviewed Standalone Financial Results for the Quarter Ended 30th June 2020

		Quarter ended			Year ended
		30.06.2020	31.03.2020 *	30.06.2019 *	31.03.2020 *
		STANDALONE			
Particulars		(Reviewed)	(Audited)	(Reviewed)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	1011995.74	549272.61	513757.50	2140496.93
	(a) Interest/discount on advances/bills	714908.43	403677.04	385173.93	1593304.15
	(b) Income on investments	277488.22	140255.06	124325.38	527882.36
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	18025.12	4995.02	3828.16	17742.66
	(d) Others	1573.97	345.49	430.03	1567.76
2	Other Income	132675.32	84164.21	69454.46	331246.42
<b>A</b>	<b>Total Income ( 1 + 2 )</b>	<b>1144671.06</b>	<b>633436.82</b>	<b>583211.96</b>	<b>2471743.35</b>
3	Interest Expended	624566.48	348996.78	335214.21	1379855.31
4	Operating Expenses (e) + (f)	244770.32	114114.42	110576.94	442083.92
	(e) Employees cost	165402.97	62412.16	67006.53	247296.29
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown separately)	79367.35	51702.26	43570.41	194787.63
<b>B</b>	<b>Total Expenditure (3 + 4) (excluding provisions and contingencies)</b>	<b>869336.80</b>	<b>463111.20</b>	<b>445791.15</b>	<b>1821939.23</b>
<b>C</b>	<b>Operating Profit (A-B) (Profit before Provisions and Contingencies)</b>	<b>275334.26</b>	<b>170325.62</b>	<b>137420.81</b>	<b>649804.12</b>
<b>D</b>	<b>Provisions (other than tax) and Contingencies</b>	<b>213911.94</b>	<b>189185.93</b>	<b>79481.65</b>	<b>512531.45</b>
	of which provisions for Non-Performing Assets	182989.95	143035.83	48221.57	433583.73
<b>E</b>	<b>Exceptional items</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>F</b>	<b>Profit from ordinary activities before tax (C-D-E)</b>	<b>61422.32</b>	<b>-18860.31</b>	<b>57939.16</b>	<b>137272.67</b>
<b>G</b>	<b>Provision for Taxes / DTA Reversal</b>	<b>24496.10</b>	<b>2913.23</b>	<b>21402.16</b>	<b>61936.85</b>
<b>H</b>	<b>Net Profit from Ordinary Activities after tax(F-G)</b>	<b>36926.22</b>	<b>-21773.54</b>	<b>36537.00</b>	<b>75335.82</b>
<b>I</b>	<b>Extraordinary items (net of tax expense)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>J</b>	<b>a) Net Profit for the period (H-I)</b>	<b>36926.22</b>	<b>-21773.54</b>	<b>36537.00</b>	<b>75335.82</b>
5	Paid-up equity share capital (Face Value of each share - ₹10/-)	112936.66	60880.06	49153.46	60880.06
6	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1849262.38	1849262.38	1581336.09	1849262.38
7	<b>Analytical Ratios</b>				
	(i) Percentage of shares held by Government of India	88.06	83.46	79.62	83.46
	(ii) Capital Adequacy Ratio (Basel III)	13.45%	14.12%	13.62%	14.12%
	(a) Common Equity Tier (CET) 1 Ratio	10.30%	11.78%	11.40%	11.78%
	(b) Additional Tier 1 Ratio	0.17%	0.30%	0.32%	0.30%
	(iii) Earnings Per Share				
	(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)	** 3.27	** -3.58	**7.53	14.33
	(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)	** 3.27	** -3.58	**7.53	14.33
	(iv) (a) Amount of gross non-performing assets	3996502.49	1415083.98	1351120.96	1415083.98
	(b) Amount of net non-performing assets	1275473.78	618423.77	682423.61	618423.77
	(c) % of Gross NPAs	10.90	6.87	7.33	6.87
	(d) % of Net NPAs	3.76	3.13	3.84	3.13
	(v) Return on Assets (annualised %)	0.25	-0.28	0.52	0.26
	** Not annualised				

\* Figures are related to standalone Indian Bank financials for pre-amalgamation period, hence not comparable with post amalgamation financials for the quarter ended 30th June, 2020

K Ramachandran  
Executive Director

Shenoy Vishwanath V  
Executive Director

M K Bhattacharya  
Executive Director

Padmaja Chundurur  
Managing Director & CEO

Place : Chennai  
Date : 14.08.2020



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