

**Reviewed Financial Results for the Quarter/ Half Year ended 30th September 2020**

	Particulars	STANDALONE					(₹ in lakhs)
		Quarter ended			Half Year Ended		Year ended
		30.09.2020 (Reviewed)	30.06.2020 (Reviewed)	30.09.2019* (Reviewed)	30.09.2020 (Reviewed)	30.09.2019* (Reviewed)	31.03.2020* (Audited)
1	Interest earned (a)+(b)+( c)+(d)	1005737.61	1011995.74	530767.35	2017733.35	1044524.85	2140496.93
	(a) Interest/discount on advances/bills	714807.49	714908.43	399410.10	1429715.92	784584.03	1593304.15
	(b) Income on investments	279474.35	277488.22	126667.96	556962.57	250993.34	527882.36
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	9951.78	18025.12	4270.60	27976.90	8098.76	17742.66
	(d) Others	1503.99	1573.97	418.69	3077.96	848.72	1567.76
2	Other Income	161174.07	132675.32	73764.91	293849.39	143219.37	331246.42
<b>A</b>	<b>Total Income ( 1 + 2)</b>	<b>1166911.68</b>	<b>1144671.06</b>	<b>604532.26</b>	<b>2311582.74</b>	<b>1187744.22</b>	<b>2471743.35</b>
3	Interest Expended	591333.79	624566.48	344463.44	1215900.27	679677.65	1379855.31
4	Operating Expenses (e) + (f)	276082.87	244770.32	109891.53	520853.19	220468.47	442083.92
	(e) Employees cost	175036.84	165402.97	58577.29	340439.81	125583.82	247296.29
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown separately)	101046.03	79367.35	51314.24	180413.38	94884.65	194787.63
<b>B</b>	<b>Total Expenditure (3 + 4) (excluding provisions and contingencies)</b>	<b>867416.66</b>	<b>869336.80</b>	<b>454354.97</b>	<b>1736753.46</b>	<b>900146.12</b>	<b>1821939.23</b>
<b>C</b>	<b>Operating Profit (A-B) (Profit before Provisions and Contingencies)</b>	<b>299495.02</b>	<b>275334.26</b>	<b>150177.29</b>	<b>574829.28</b>	<b>287598.10</b>	<b>649804.12</b>
<b>D</b>	<b>Provisions (other than tax) and Contingencies</b>	<b>228411.63</b>	<b>213911.94</b>	<b>90936.96</b>	<b>442323.57</b>	<b>170418.61</b>	<b>512531.45</b>
	of which provisions for Non-Performing Assets	188019.54	182989.95	72090.06	371009.49	120311.63	433583.73
<b>E</b>	<b>Exceptional items</b>	0.00	0.00	0.00	0.00	0.00	0.00
<b>F</b>	<b>Profit from ordinary activities before tax (C-D-E)</b>	<b>71083.39</b>	<b>61422.32</b>	<b>59240.33</b>	<b>132505.71</b>	<b>117179.49</b>	<b>137272.67</b>
<b>G</b>	<b>Provision for Taxes</b>	<b>29855.09</b>	<b>24496.10</b>	<b>23384.21</b>	<b>54351.19</b>	<b>44786.37</b>	<b>61936.85</b>
<b>H</b>	<b>Net Profit from Ordinary Activities after tax(F-G)</b>	<b>41228.30</b>	<b>36926.22</b>	<b>35856.12</b>	<b>78154.52</b>	<b>72393.12</b>	<b>75335.82</b>
<b>I</b>	<b>Extraordinary items (net of tax expense)</b>	0.00	0.00	0.00	0.00	0.00	0.00
<b>J</b>	<b>Net Profit for the period (H-I)</b>	<b>41228.30</b>	<b>36926.22</b>	<b>35856.12</b>	<b>78154.52</b>	<b>72393.12</b>	<b>75335.82</b>
5	Paid-up equity share capital (Face Value of each share - ₹10/-)	112936.66	112936.66	49153.46	112936.66	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	1581336.09	1849262.38
7	<b>Analytical Ratios</b>						
	(i) Percentage of shares held by Government of India	88.06	88.06	79.62	88.06	79.62	83.46
	(ii) Capital Adequacy Ratio (Basel III)	13.64%	13.45%	14.52%	13.64%	14.52%	14.12%
	a) Common Equity Tier (CET) 1 Ratio	10.57%	10.30%	12.38%	10.57%	12.38%	11.78%
	b) Additional Tier 1 Ratio	0.17%	0.17%	0.31%	0.17%	0.31%	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)	**3.65	** 3.27	**7.29	**6.92	**14.82	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)	**3.65	** 3.27	**7.29	**6.92	**14.82	14.33
	(iv) (a) Amount of gross non-performing assets	3619797.46	3996502.49	1398073.84	3619797.46	1398073.84	1415083.98
	(b) Amount of net non-performing assets	1005221.97	1275473.78	661347.32	1005221.97	661347.32	618423.77
	(c) % of Gross NPAs	9.89	10.90	7.20	9.89	7.20	6.87
	(d) % of Net NPAs	2.96	3.76	3.54	2.96	3.54	3.13
	(v) Return on Assets (annualised %)	0.28	0.25	0.50	0.27	0.51	0.26

\*\* Not annualised

\* Figures of 30.09.2019 and 31.03.2020 are related to standalone Indian Bank financials of pre-amalgamation period, hence not comparable with post amalgamation financials of June and Sep 2020



*K Ramachandran*  
**K Ramachandran**  
 Executive Director

*Shenoy Vishwanath V*  
**Shenoy Vishwanath V**  
 Executive Director

*M K Bhattacharya*  
**M K Bhattacharya**  
 Executive Director

*Padmaja Chunduru*  
**Padmaja Chunduru**  
 Managing Director & CEO

Place : Chennai  
 Date : 22.10.2020

