

Particulars	Quarter ended			Nine Month ended		Year ended
	31.12.2020	30.09.2020	31.12.2019*	31.12.2020	31.12.2019	31.03.2020*
	CONSOLIDATED					
1 Interest earned (a) +(b) +(c) +(d)	1002698.66	1005948.41	546702.48	3020925.79	1591225.46	2140128.36
(a) Interest/ discount on advances/ bills	713298.34	714809.04	405046.09	2143014.86	1189635.13	1593311.99
(b) Income on investments	280863.88	279476.24	136633.96	837826.61	387620.42	527505.96
(c) Interest on balances with Reserve Bank of India and other inter bank funds	6879.66	9951.79	4648.88	34856.57	12747.64	17742.66
(d) Others	1656.78	1711.34	373.55	5227.75	1222.27	1567.75
2 Other Income	154435.18	173709.47	103743.65	471475.14	247418.59	332550.01
A Total Income (1 + 2)	1157133.84	1179657.88	650446.13	3492400.93	1838644.05	2472678.37
3 Interest Expended	571143.73	591234.35	351174.06	1786931.27	1030778.19	1379751.49
4 Operating Expenses (e) + (f)	274569.27	286958.97	107683.69	815282.40	328542.41	443270.79
(e) Employees cost	157966.20	175796.55	59421.12	499838.80	185243.54	247833.65
(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown separately)	116603.07	111162.42	48262.57	315443.60	143298.87	195437.14
B Total Expenditure (3 + 4) (excluding provisions and contingencies)	845713.00	878193.32	458857.75	2602213.67	1359320.60	1823022.28
C Operating Profit (A-B) (Profit before Provisions and Contingencies)	311420.84	301464.56	191588.38	890187.26	479323.45	649656.09
D Provisions (other than tax) and Contingencies	231436.11	228424.66	152552.71	673765.68	322978.59	511826.56
of which provisions for Non-Performing Assets	73801.58	188032.42	170226.27	444816.91	290551.08	432884.78
E Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
F Profit from ordinary activities before tax (C-D-E)	79984.73	73039.90	39035.67	216421.58	156344.86	137829.53
G Provision for Taxes	27352.75	30625.19	14238.84	82917.75	59045.00	62021.95
H Net Profit from Ordinary Activities after tax (F-G)	52631.98	42414.71	24796.83	133503.83	97299.86	75807.58
I Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
J a) Net Profit for the period (H-I)	52631.98	42414.71	24796.83	133503.83	97299.86	75807.58
Share of earning in Associates (RRBs)	914.91	3419.96	4335.50	8996.11	15622.50	10394.92
Less: Minority Interest	56.29	45.09	28.97	122.92	68.87	69.36
b) Net Profit for the period (after Minority Interest)	53490.60	45789.58	29103.36	142377.02	112853.49	86133.14
5 Paid-up equity share capital (Face Value of each share - ₹10/-)	112936.66	112936.66	60880.06	112936.66	60880.06	60880.06
6 Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1917093.37	1917093.37	1614013.09	1917093.37	1614013.09	1917093.37
7 Analytical Ratios						
(i) Percentage of shares held by Government of India	88.06	88.06	83.46	88.06	83.46	83.46
(ii) Capital Adequacy Ratio (Basel III)	14.33%	14.22%	15.52%	14.33%	15.52%	14.57%
(a) Common Equity Tier (CET) 1 Ratio	10.62%	11.16%	13.32%	10.62%	13.32%	12.23%
(b) Additional Tier 1 Ratio	0.83%	0.17%	0.32%	0.83%	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)	**4.74	**4.05	**5.62	**12.61	**22.64	16.38
(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)	**4.74	**4.05	**5.62	**12.61	**22.64	16.38
(iv) (a) Amount of gross non-performing assets	3526157.77	3622313.14	1389220.03	3526157.77	1389220.03	1417587.63
(b) Amount of net non-performing assets	853747.65	1005221.97	648758.72	853747.65	648758.72	618423.77
(c) % of Gross NPAs	9.05	9.90	7.21	9.05	7.21	6.88
(d) % of Net NPAs	2.35	2.96	3.50	2.35	3.50	3.13
(v) Return on Assets (annualised %)	0.36	0.31	0.39	0.32	0.52	0.29

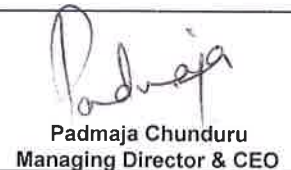
** Not annualised
*figures of 31.12.2019 and 31.03.2020 are related to Indian Bank financials for pre-amalgamation period, hence not comparable with post amalgamation financials of September and December 2020.



K Ramachandran
Executive Director



Sheny Vishwanath V
Executive Director



Padmaja Chundurur
Managing Director & CEO

Place : Chennai
Date : 22.01.2021

