

**Reviewed Financial Results for the Quarter/ Nine Months ended 31st December 2020**

	Particulars	STANDALONE					(₹ in lakhs)
		Quarter ended			Nine Months Ended		Year ended
		31.12.2020	30.09.2020	31.12.2019*	31.12.2020	31.12.2019*	31.03.2020*
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	1002452.86	1005737.61	546699.47	3020186.21	1591224.32	2140496.93
	(a) Interest/discount on advances/bills	713295.34	714807.49	405043.08	2143011.26	1189627.11	1593304.15
	(b) Income on investments	280863.74	279474.35	136633.96	837826.31	387627.30	527882.36
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	6879.67	9951.78	4648.88	34856.57	12747.64	17742.66
	(d) Others	1414.11	1503.99	373.55	4492.07	1222.27	1567.76
2	Other Income	139681.23	161174.07	103862.84	433530.62	247082.21	331246.42
<b>A</b>	<b>Total Income ( 1 + 2)</b>	<b>1142134.09</b>	<b>1166911.68</b>	<b>650562.31</b>	<b>3453716.83</b>	<b>1838306.53</b>	<b>2471743.35</b>
3	Interest Expended	571124.64	591333.79	351180.88	1787024.91	1030858.54	1379855.31
4	Operating Expenses (e) + (f)	261110.30	276082.87	107501.02	781963.49	327969.49	442083.92
	(e) Employees cost	157166.62	175036.84	59300.30	497606.43	184884.12	247296.29
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown separately)	103943.68	101046.03	48200.72	284357.06	143085.37	194787.63
<b>B</b>	<b>Total Expenditure (3 + 4) (excluding provisions and contingencies)</b>	<b>832234.94</b>	<b>867416.66</b>	<b>458681.90</b>	<b>2568988.40</b>	<b>1358828.03</b>	<b>1821939.23</b>
<b>C</b>	<b>Operating Profit (A-B) (Profit before Provisions and Contingencies)</b>	<b>309899.15</b>	<b>299495.02</b>	<b>191880.41</b>	<b>884728.43</b>	<b>479478.50</b>	<b>649804.12</b>
<b>D</b>	<b>Provisions (other than tax) and Contingencies</b>	<b>231435.03</b>	<b>228411.63</b>	<b>152926.91</b>	<b>673758.60</b>	<b>323345.52</b>	<b>512531.45</b>
	of which provisions for Non-Performing Assets	73807.52	188019.54	170236.27	444817.01	290547.90	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>78464.12</b>	<b>71083.39</b>	<b>38953.50</b>	<b>210969.83</b>	<b>156132.98</b>	<b>137272.67</b>
<b>G</b>	<b>Provision for Taxes</b>	<b>27035.52</b>	<b>29855.09</b>	<b>14237.25</b>	<b>81386.71</b>	<b>59023.62</b>	<b>61936.85</b>
<b>H</b>	<b>Net Profit from Ordinary Activities after tax(F-G)</b>	<b>51428.60</b>	<b>41228.30</b>	<b>24716.25</b>	<b>129583.12</b>	<b>97109.36</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>51428.60</b>	<b>41228.30</b>	<b>24716.25</b>	<b>129583.12</b>	<b>97109.36</b>	<b>75335.82</b>
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)	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	83.46	88.06	83.46	83.46
	(ii) Capital Adequacy Ratio (Basel III)	14.06%	13.64%	15.00%	14.06%	15.00%	14.12%
	a) Common Equity Tier (CET) 1 Ratio	10.35%	10.57%	12.80%	10.35%	12.80%	11.78%
	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)	**4.55	**3.65	**4.77	**11.47	**19.48	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)	**4.55	**3.65	**4.77	**11.47	**19.48	14.33
	(iv) (a) Amount of gross non-performing assets	3523724.31	3619797.46	1386232.21	3523724.31	1386232.21	1415083.98
	(b) Amount of net non-performing assets	853747.65	1005221.97	648758.72	853747.65	648758.72	618423.77
	(c) % of Gross NPAs	9.04	9.89	7.20	9.04	7.20	6.87
	(d) % of Net NPAs	2.35	2.96	3.50	2.35	3.50	3.13
	(v) Return on Assets (annualised %)	0.35	0.28	0.33	0.30	0.45	0.26

\*\* Not annualised

\* Figures of 31.12.2019 and 31.03.2020 are related to standalone Indian Bank financials of pre-amalgamation period, hence not comparable with post amalgamation financials of Sep and Dec 2020



**K Ramachandran**  
Executive Director

**Shenoy Vishwanath V**  
Executive Director

**Padmaja Chundur**  
Managing Director & CEO

Place : Chennai  
Date : 22.01.2021

