

Audited Financial Results for the Quarter / Year ended March 31, 2021

(Audited) (Reviewed) (Audited) (Audited)	31.03.2020* (Audited) 2140128.3 1593311.9 527505.9 17742.6 1567.7 332550.0
(Audited) (Reviewed) (Audited) (Audited) 1 Interest eamed (a) +(b) + (c) +(d) 889881.50 1002698.66 548902.90 3910807.29 (a) Interest/ discount on advances/ bills 602451.85 713298.34 403676.86 2745466.71 (b) Income on investments 279207.99 280863.88 139885.54 1117034.60 (c) Interest on balances with Reserve Bank of India and other inter bank funds (d) Others 507.02 1656.78 345.48 5734.77 2 Other Income 182571.77 154435.18 85131.42 654046.91 A Total Income (1 + 2) 1072453.27 1157133.84 634034.32 4564854.20 3 Interest Expended 556948.48 571143.73 348973.30 2343879.75 4 Operating Expenses (e) + (f) 263645.77 274569.27 114728.38 1078928.17 (e) Employees cost 141323.11 157966.20 62590.11 641161.91 (f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown seperately) Total Expenditure (3 + 4) (excluding provisions and contingencies)	(Audited) 2140128.3 1593311.9 527505.9 17742.6 1567.7 332550.0
1 Interest eamed (a) + (b) + (c) + (d) 889881.50 1002698.66 548902.90 3910807.29 (a) Interest/ discount on advances/ bills 602451.85 713298.34 403676.86 2745466.71 (b) Income on investments 279207.99 280863.88 139885.54 1117034.60 (c) Interest on balances with Reserve Bank of India and other inter bank funds 7714.64 6879.66 4995.02 42571.21 (d) Others 507.02 1656.78 345.48 5734.77 2 Other Income 182571.77 154435.18 85131.42 654046.91 A Total Income (1 + 2) 1072453.27 1157133.84 634034.32 4564854.20 3 Interest Expended 556948.48 571143.73 348973.30 2343879.75 4 Operating Expenses (e) + (f) 263645.77 274569.27 114728.38 1078928.17 (e) Employees cost 141323.11 157966.20 62590.11 641161.91 (f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown seperately) 122322.66 116603.07 52138.27 437766.26 B Total Expenditure (3 + 4) (excluding provisions and contingencies) 3254850.02 </th <th>2140128.3 1593311.9 527505.9 17742.6 1567.7 332550.0</th>	2140128.3 1593311.9 527505.9 17742.6 1567.7 332550.0
(a) Interest/ discount on advances/ bills (b) Income on investments (c) Interest on balances with Reserve Bank of India and other inter bank funds (d) Others (d) Others (d) Others (d) Other Income (1 + 2) (d) Interest Expended (e) Employees cost (f) Other Operating expenses (All items exceeding 10 % of the total expenditure (3 + 4) (excluding provisions and contingencies) (a) Interest/ discount on advances/ bills (d) Others (2745466.71 (279207.99 (280863.88 (13985.54 (1117034.60 (4995.02 (42571.21 (6879.66 (4995.02 (42571.21 (6879.66 (4995.02 (42571.21 (6879.66 (4995.02 (42571.21 (6879.66 (4995.02 (42571.21 (6879.66 (4995.02 (42571.21 (6879.66 (4995.02 (42571.21 (6879.66 (4995.02 (42571.21 (6879.66 (4995.02 (42571.21 (6879.66 (4995.02 (42571.21 (4995.02 (4995.02 (42571.21 (4995.02 (42571.21 (4995.02 (42571.21 (4995.02 (42571.21 (4995.02 (4995	1593311.9 527505.9 17742.6 1567.7 332550.0
(b) Income on investments 279207.99 280863.88 139885.54 1117034.60 (c) Interest on balances with Reserve Bank of India and other inter bank funds 7714.64 6879.66 4995.02 42571.21 (d) Others 507.02 1656.78 345.48 5734.77 (d) Other Income 182571.77 154435.18 85131.42 654046.91 (e) Employees cost 100 Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown seperately) (e) Operating Profit (A-B) 26364.25 845713.00 463701.68 3422807.92 (e) Operating Profit (A-B) 27450.20 (2334364 1442046.28)	527505.9 17742.6 1567.7 332550.0
(c) Interest on balances with Reserve Bank of India and other inter bank funds (d) Others Other Income Total Income (1 + 2) Interest Expended Operating Expenses (e) + (f) (e) Employees cost total expenditure excluding interest expenditure may be shown seperately) B Total Expenditure (3 + 4) (excluding provisions and contingencies) (c) Interest on balances with Reserve Bank of India and other interest expended 4995.02 42571.21 4995.02 42571.21 4995.02 42571.21 4995.02 42571.21 4995.02 42571.21 40879.66.78 345.48 5734.77 154435.18 85131.42 654046.91 1072453.27 1157133.84 634034.32 4564854.20 2343879.75 263645.77 274569.27 114728.38 1078928.17 437766.26 820594.25 845713.00 463701.68 3422807.92	17742.6 1567.7 332550.0
Inter bank funds	17742.6 1567.7 332550.0
(d) Others 507.02 1656.78 345.48 5734.77 2 Other Income 182571.77 154435.18 85131.42 654046.91 A Total Income (1 + 2) 1072453.27 1157133.84 634034.32 4564854.20 3 Interest Expended 556948.48 571143.73 348973.30 2343879.75 4 Operating Expenses (e) + (f) 263645.77 274569.27 114728.38 1078928.17 (e) Employees cost 141323.11 157966.20 62590.11 641161.91 (f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown seperately) B Total Expenditure (3 + 4) (excluding provisions and contingencies) 820594.25 845713.00 463701.68 3422807.92	1567.7 332550.0
2 Other Income 182571.77 154435.18 85131.42 654046.91 A Total Income (1 + 2) 1072453.27 1157133.84 634034.32 4564854.20 3 Interest Expended 556948.48 571143.73 348973.30 2343879.75 4 Operating Expenses (e) + (f) 263645.77 274569.27 114728.38 1078928.17 (e) Employees cost 141323.11 157966.20 62590.11 641161.91 (f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown seperately) 122322.66 116603.07 52138.27 437766.26 B Total Expenditure (3 + 4) (excluding provisions and contingencies) 820594.25 845713.00 463701.68 3422807.92 C Operating Profit (A-B) 254859.02 241420.84 470233.64 4142046.28	332550.0
2 Other Income 182571.77 154435.18 85131.42 654046.91 A Total Income (1 + 2) 1072453.27 1157133.84 634034.32 4564854.20 3 Interest Expended 556948.48 571143.73 348973.30 2343879.75 4 Operating Expenses (e) + (f) 263645.77 274569.27 114728.38 1078928.17 (e) Employees cost 141323.11 157966.20 62590.11 641161.91 (f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown seperately) 122322.66 116603.07 52138.27 437766.26 B Total Expenditure (3 + 4) (excluding provisions and contingencies) 820594.25 845713.00 463701.68 3422807.92 C Operating Profit (A-B) 251859.02 211430.84 470233.64 4142046.28	332550.0
3 Interest Expended 556948.48 571143.73 348973.30 2343879.75 4 Operating Expenses (e) + (f) 263645.77 274569.27 114728.38 1078928.17 (e) Employees cost 141323.11 157966.20 62590.11 641161.91 (f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown seperately) B Total Expenditure (3 + 4) 820594.25 845713.00 463701.68 3422807.92 C Operating Profit (A-B) 251859.03 211430.84 470233.64 1442046.38	
3 Interest Expended 556948.48 571143.73 348973.30 2343879.75 4 Operating Expenses (e) + (f) 263645.77 274569.27 114728.38 1078928.17 (e) Employees cost 141323.11 157966.20 62590.11 641161.91 (f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown seperately) B Total Expenditure (3 + 4) 820594.25 845713.00 463701.68 3422807.92 C Operating Profit (A-B) 251859.03 211430.84 47033.64 1443046.38	2472678.3
4 Operating Expenses (e) + (f) 263645.77 274569.27 114728.38 1078928.17 (e) Employees cost 141323.11 157966.20 62590.11 641161.91 (f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown seperately) B Total Expenditure (3 + 4) 820594.25 845713.00 463701.68 3422807.92 C Operating Profit (A-B) 251859.03 211430.84 47033.64 1443046.38	1379751.4
(e) Employees cost 141323.11 157966.20 62590.11 641161.91 (f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown seperately) B Total Expenditure (3 + 4) (excluding provisions and contingencies) 820594.25 845713.00 463701.68 3422807.92 Operating Profit (A-B) 251859.03 211430.84 47033.64 4143046.38	443270.7
(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown seperately) B Total Expenditure (3 + 4) (excluding provisions and contingencies) C Operating Profit (A-B) (f) Other Operating expenses (All items exceeding 10 % of the 122322.66 116603.07 52138.27 437766.26 116603.07 52138.27 52	247833.6
total expenditure excluding interest expenditure may be shown seperately) B Total Expenditure (3 + 4) (excluding provisions and contingencies) C Operating Profit (A-B) 122322.66 116603.07 52138.27 437766.26 820594.25 845713.00 463701.68 3422807.92	
Seperately	195437.1
(excluding provisions and contingencies) 820594.25 845713.00 463701.68 3422807.92 C Operating Profit (A-B) 251850.02 241420.94 470223.64 4442046.29	100 101.1
(excluding provisions and contingencies) 820594.25 845713.00 463701.68 3422807.92 C Operating Profit (A-B) 251859.02 241420.94 470223.64 4442046.29	
Operating Profit (A-B) 251959.02 211420.94 170222.64 1142046.29	1823022.2
(Profit before Provisions and Contingencies) 231839.02 311420.64 170332.04 1142046.28	649656.0
D Provisions (other than tax) and Contingencies 175747.23 231436.11 188847.97 849512.91	511826.5
of which provisions for Non-Performing Assets 287022.13 73801.58 142333.70 731839.04	432884.7
E Exceptional items	432004.7
	127020 5
F Profit from ordinary activities before tax (C- D- E) 76111.79 79984.73 -18515.33 292533.37 G Provision for Taxes -91955.95 27352.75 2976.95 -9038.20	137829.5
H Net Profit from Ordinary Activities after tax (F-G) 168067.74 52631.98 -21492.28 301571.57	62021.9
I Extraordinary items (net of tax expense)	75807.5
	75007.5
	75807.5
Share of earning in Associates (RRBs) 4490.08 914.91 -5227.58 13486.19	10394.9
Less: Minority Interest 21.33 56.29 0.49 143.25	69.3
b) Net Profit for the period (after Minority Interest) 172536.49 53490.60 -26720.35 314914.51	86133.1
5 Paid-up equity share capital (Face Value of each share - Rs.10/-) 112936.66 112936.66 60880.06 112936.66	60880.0
Reserves excluding Revaluation Reserves 3257373.30 1917093.37 1917093.37 3257373.30	1917093.3
(as per balance sheet of previous accounting year)	1917093.5
7 Analytical Ratios	
(i) Percentage of shares held by Government of India 88.06 88.06 83.46 88.06	83.4
(ii) Capital Adequacy Ratio (Basel III) 16.02% 14.33% 14.57% 16.02%	14.579
(a) Common Equity Tier (CET) 1 Ratio 11.59% 10.62% 12.23% 11.59%	12.239
(b) Additional Tier 1 Ratio 0.66% 0.83% 0.30% 0.66%	0.30%
(iii) Eamings Per Share	
(a) Basic and diluted EPS before Extraordinary items (net	
of tax expenses) for the period, for the year to date and for **15.28 **4.74 **-4.39 27.88	16.3
the previous year (not to be annualized)	
(b) Basic and diluted EPS after Extraordinary items for the	
period, for the year to date and for the previous year (not to **15.28 **4.74 **-4.39 27.88	16,3
be annualized)	
(iv) (a) Amount of gross non-performing assets 3847949.54 3526157.77 1417587.63 3847949.54	1417587.6
(b) Amount of net non-performing assets 1227112.60 853747.65 618423.77 1227112.60	618423.7
(c) % of Gross NPAs 9.86 9.05 6.88 9.86	J . J 12 U . I
(d) % of Net NPAs 3.37 2.35 3.13 3.37	6.88
(v) Return on Assets (annualised %) 1.11 0.36 -0.35 0.53	6.88
** Not annualised	6.88 3.13 0.29

** Not annualised

* Figures of 31.03.2020 pertains to pre-amalgamated Indian Bank financials only, hence not comparable with post amalgamated figures of

Imran Amin Siddiqui **Executive Director**

K Ramachandran **Executive Director** Shenoy Vishwanath V Executive Director

Padmaja Chunduru Managing Director & CEO

Place : Chennai

Date: 28.05.2021











