

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

	Particulars	CONSOLIDATED (Rs. in Lakhs)				
		Quarter ended			Year ended	
		31.03.2021 (Audited)	31.12.2020 (Reviewed)	31.03.2020* (Audited)	31.03.2021 (Audited)	31.03.2020* (Audited)
1	Interest earned (a) +(b) + (c) +(d)	889881.50	1002698.66	548902.90	3910807.29	2140128.36
	(a) Interest/ discount on advances/ bills	602451.85	713298.34	403676.86	2745466.71	1593311.99
	(b) Income on investments	279207.99	280863.88	139885.54	1117034.60	527505.96
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	7714.64	6879.66	4995.02	42571.21	17742.66
	(d) Others	507.02	1656.78	345.48	5734.77	1567.75
2	Other Income	182571.77	154435.18	85131.42	654046.91	332550.01
A	Total Income (1 + 2)	1072453.27	1157133.84	634034.32	4564854.20	2472678.37
3	Interest Expended	556948.48	571143.73	348973.30	2343879.75	1379751.49
4	Operating Expenses (e) + (f)	263645.77	274569.27	114728.38	1078928.17	443270.79
	(e) Employees cost	141323.11	157966.20	62590.11	641161.91	247833.65
	(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	195437.14
B	Total Expenditure (3 + 4) (excluding provisions and contingencies)	820594.25	845713.00	463701.68	3422807.92	1823022.28
C	Operating Profit (A-B) (Profit before Provisions and Contingencies)	251859.02	311420.84	170332.64	1142046.28	649656.09
D	Provisions (other than tax) and Contingencies of which provisions for Non-Performing Assets	175747.23	231436.11	188847.97	849512.91	511826.56
		287022.13	73801.58	142333.70	731839.04	432884.78
E	Exceptional items	-	-	-	-	-
F	Profit from ordinary activities before tax (C- D- E)	76111.79	79984.73	-18515.33	292533.37	137829.53
G	Provision for Taxes	-91955.95	27352.75	2976.95	-9038.20	62021.95
H	Net Profit from Ordinary Activities after tax (F- G)	168067.74	52631.98	-21492.28	301571.57	75807.58
I	Extraordinary items (net of tax expense)	-	-	-	-	-
J	a) Net Profit for the period (H-I)	168067.74	52631.98	-21492.28	301571.57	75807.58
	Share of eaming in Associates (RRBs)	4490.08	914.91	-5227.58	13486.19	10394.92
	Less: Minority Interest	21.33	56.29	0.49	143.25	69.36
	b) Net Profit for the period (after Minority Interest)	172536.49	53490.60	-26720.35	314914.51	86133.14
5	Paid-up equity share capital (Face Value of each share - Rs.10/-)	112936.66	112936.66	60880.06	112936.66	60880.06
6	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	3257373.30	1917093.37	1917093.37	3257373.30	1917093.37
7	Analytical Ratios					
	(i) Percentage of shares held by Government of India	88.06	88.06	83.46	88.06	83.46
	(ii) Capital Adequacy Ratio (Basel III)	16.02%	14.33%	14.57%	16.02%	14.57%
	(a) Common Equity Tier (CET) 1 Ratio	11.59%	10.62%	12.23%	11.59%	12.23%
	(b) Additional Tier 1 Ratio	0.66%	0.83%	0.30%	0.66%	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)	**15.28	**4.74	**-4.39	27.88	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)	**15.28	**4.74	**-4.39	27.88	16.38
	(iv) (a) Amount of gross non-performing assets	3847949.54	3526157.77	1417587.63	3847949.54	1417587.63
	(b) Amount of net non-performing assets	1227112.60	853747.65	618423.77	1227112.60	618423.77
	(c) % of Gross NPAs	9.86	9.05	6.88	9.86	6.88
	(d) % of Net NPAs	3.37	2.35	3.13	3.37	3.13
	(v) Return on Assets (annualised %)	1.11	0.36	-0.35	0.53	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 31.03.2021

 Imran Amin Siddiqui Executive Director	 K Ramachandran Executive Director	 Shekoy Vishwanath V Executive Director	 Padmaja Chundurur Managing Director & CEO
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Place : Chennai
Date : 28.05.2021

