

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

Particulars		STANDALONE (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)	890392.44	1002452.86	549272.61	3910578.65	2140496.93
	(a) Interest/discount on advances/bills	602451.85	713295.34	403677.04	2745463.11	1593304.15
	(b) Income on investments	278863.07	280863.74	140255.06	1116689.38	527882.36
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	7689.40	6879.67	4995.02	42545.97	17742.66
	(d) Others	1388.12	1414.11	345.49	5880.19	1567.76
2	Other Income	174394.76	139681.23	84164.21	607925.38	331246.42
A	Total Income (1 + 2)	1064787.20	1142134.09	633436.82	4518504.03	2471743.35
3	Interest Expended	556958.99	571124.64	348996.78	2343983.90	1379855.31
4	Operating Expenses (e) + (f)	252991.79	261110.30	114114.42	1034955.28	442083.92
	(e) Employees cost	140217.38	157166.62	62412.17	637823.81	247296.29
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown separately)	112774.41	103943.68	51702.26	397131.47	194787.63
B	Total Expenditure (3 + 4) (excluding provisions and contingencies)	809950.78	832234.94	463111.20	3378939.18	1821939.23
C	Operating Profit (A-B) (Profit before Provisions and Contingencies)	254836.42	309899.15	170325.62	1139564.85	649804.12
D	Provisions (other than tax) and Contingencies	175248.25	231435.03	189185.93	849006.85	512531.45
	of which provisions for Non-Performing Assets	287029.05	73807.52	143035.83	731846.06	433583.73
E	Exceptional items	0.00	0.00	0.00	0.00	0.00
F	Profit from ordinary activities before tax (C-D-E)	79588.17	78464.12	-18860.31	290558.00	137272.67
G	Provision for Taxes	-91296.48	27035.52	2913.23	-9909.77	61936.85
H	Net Profit from Ordinary Activities after tax(F-G)	170884.65	51428.60	-21773.54	300467.77	75335.82
I	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00
J	Net Profit for the period (H-I)	170884.65	51428.60	-21773.54	300467.77	75335.82
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)	3152761.20	1849262.38	1849262.38	3152761.20	1849262.38
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)	15.71%	14.06%	14.12%	15.71%	14.12%
	a) Common Equity Tier (CET) 1 Ratio	11.27%	10.35%	11.78%	11.27%	11.78%
	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)	**15.13	**4.55	**-3.58	26.61	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)	**15.13	**4.55	**-3.58	26.61	14.33
	(iv) (a) Amount of gross non-performing assets	3845534.62	3523724.31	1415083.98	3845534.62	1415083.98
	(b) Amount of net non-performing assets	1227112.60	853747.65	618423.77	1227112.60	618423.77
	(c) % of Gross NPAs	9.85	9.04	6.87	9.85	6.87
	(d) % of Net NPAs	3.37	2.35	3.13	3.37	3.13
	(v) Return on Assets (annualised %)	1.09	0.35	-0.28	0.50	0.26

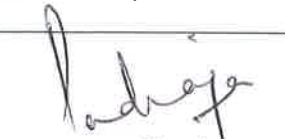
** Not annualised

* Figures of 31.03.2020 are related to standalone Indian Bank financials of pre-amalgamation period, hence not comparable with post amalgamation financials of Dec 2020 and Mar 2021


Imran Amin Siddiqui
 Executive Director


K Ramachandran
 Executive Director


Shenoy Vishwanath V
 Executive Director


Padmaja Chundur
 Managing Director & CEO

Place : Chennai
Date : 28.05.2021

