

# The vibrant and vigilant banking continues to deliver prosperity and happiness



## Indian Bank Home Loans

- Nil processing charges
- ROI starts from **8.40%\*** p.a.

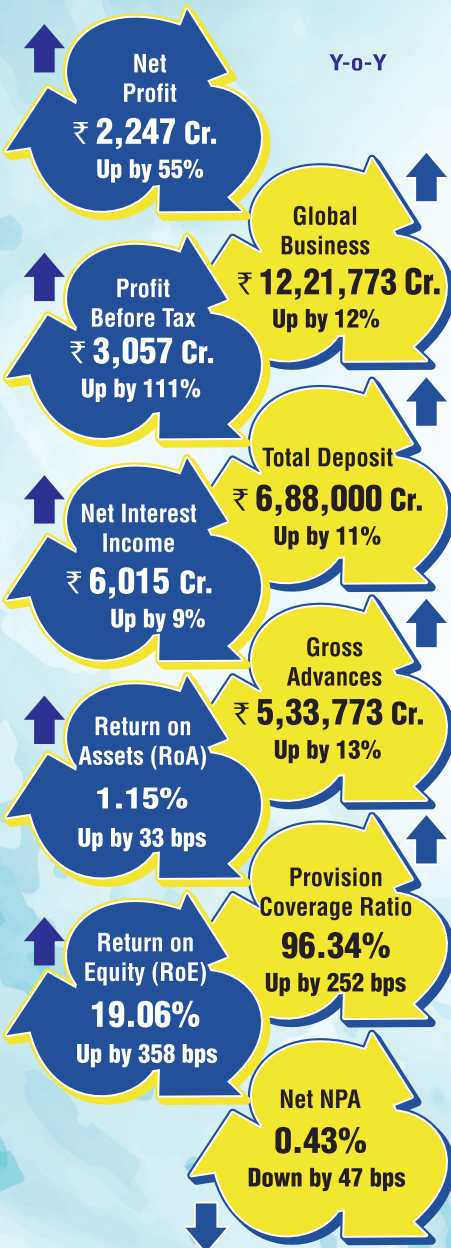
## Indian Bank Car Loans

- Nil processing charges
- ROI starts from **8.75%\*** p.a.
- Option of fixed and flexible rate of interest

## Indian Bank Gold Loans

- Nil processing charges
- ROI starts from **8.80%\*** p.a.

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## Audited Financial Results (Standalone / Consolidated) for the Quarter / Year ended March 31, 2024 (₹ in crore)

Sl. No.	Particulars	Standalone				Consolidated			
		Quarter ended 31.03.2024 (Audited)	Quarter ended 31.03.2023 (Audited)	Year ended 31.03.2024 (Audited)	Year ended 31.03.2023 (Audited)	Quarter ended 31.03.2024 (Audited)	Quarter ended 31.03.2023 (Audited)	Year ended 31.03.2024 (Audited)	Year ended 31.03.2023 (Audited)
1.	Total income from operations (net)	16887.02	14238.29	63481.50	52085.27	17065.49	14415.98	64231.68	52789.66
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	3057.23	1452.57	10951.14	5914.41	3078.20	1477.39	11043.66	5989.95
3.	Net Profit / (Loss) for the period before Tax (after Exceptional and / or Extraordinary items)	3057.23	1452.57	10951.14	5914.41	3078.20	1477.39	11043.66	5989.95
4.	Net Profit / (Loss) for the period after Tax (after Exceptional and / or Extraordinary items)	2247.00	1447.28	8062.94	5281.70	2295.61	1519.68	8419.41	5572.31
5.	Total Comprehensive Income for the period [comprising profit/(loss) for the period (after tax) and other Comprehensive Income (after tax)]	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2
6.	Paid up Equity Share Capital	1346.96	1245.44	1346.96	1245.44	1346.96	1245.44	1346.96	1245.44
7.	Reserves (excluding Revaluation Reserve as shown in the Audited Balance Sheet of previous year)	51065.97	40620.42	51065.97	40620.42	52926.05	42154.48	52926.05	42154.48
8.	Securities Premium Account	6290.02	2391.54	6290.02	2391.54	6290.02	2391.54	6290.02	2391.54
9.	Net Worth	47491.32	37431.30	47491.32	37431.30				
10.	Paid up Debt Capital/Outstanding Debt**	15009.13	15985.52	15009.13	15985.52				
11.	Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL				
12.	Debt Equity Ratio**	0.32	0.43	0.32	0.43				
13.	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations)								
	Basic :	*16.68	*11.62	63.23	42.41	*17.04	*12.20	66.03	44.74
	Diluted :	*16.68	*11.62	63.23	42.41	*17.04	*12.20	66.03	44.74
14.	Capital Redemption Reserve	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
15.	Debenture Redemption Reserve	NIL	NIL	NIL	NILNIL	NIL	NIL	NIL	NIL
16.	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
17.	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

\* Not Annualised \*\* Debt represents borrowing with residual maturity of more than one year.

- Note:**
- The above is an extract of the detailed format of Quarterly / Yearly Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Yearly Financial Results are available on the Stock Exchange(s) websites (www.nseindia.com and www.bseindia.com) and Bank's website (www.indianbank.in).
  - Information relating to Total Comprehensive Income and other Comprehensive Income is not furnished as Ind AS is not yet made applicable to the Bank.
  - The Board of Directors has recommended a Dividend of Rs.12 per equity share (120% of face value of Rs.10 each) in its meeting held on 06.05.2024 subject to Shareholders' approval in Annual General Meeting.

Place : Chennai  
Date : 06.05.2024

Brajesh Kumar Singh  
Executive Director

Shiv Bajrang Singh  
Executive Director

Ashutosh Choudhury  
Executive Director

Mahesh Kumar Bajaj  
Executive Director

S.L. Jain  
Managing Director & CEO

Corporate Office: 254-260, Avvai Shanmugam Salai, Royapettah, Chennai - 600 014.