

## Indian Bank 57, Sir Baron Jayatilleke Mawatha, Colombo 01

The Process of the Control of Con		The second secon						•			1200			IDED 31ST MARCH		
Method   March   Mar	INCOME STATEMENT	Current From 01-	Period -04-2014	Previous Pe From 01-04-	riod 2013 014		INDI	CATORS	/ANCE		3:	1.03.2015	31.03.2014	STATEMENT OF FINANCIAL POSITION	Current Period 31.03.2015	Pervious Period 31.03.2014
The content of the		(Aud	ited)		1)								4 207 00		(Audited)	(Audited)
Seminant common (1997) 1					95 .		25.00	1)						Assets		1
The control co					04		CONTRACTOR SHADOW	tio, as % of Ris	k Weighted A	ssets	- 1	3,003.33	4,512.05		240 274	470.004
1.00   1.00					J.L.						- 1	29.02%	30.39%			
## Note of the proof in community of the pro			8,428	2,9	63				k Weighted A	ssets	- 1		30.42%			19,785,722
May gard from the manument engower and manument eng		1	11,589	18,1	17	(minimum R	equirement 1	0%)			- 1	- 1				
The district displayment of the second from the second for the sec		d at	9		\$ H <sub>2</sub>	Assats Ovali	in Counting of	Lasa Dautfali	-1		- 1	- 1				1
The Control process of		u at								susnansa)	- 1	0.129/	6.63%			
## Face of the recommendation of the control of the											Provision)				9,680,742	10,530,797
International   Internationa					97						A-1400000000000	2/2///				19,928
Processor   Proc		95	21,000	982,0	60790						- 1	- 1			19,662,641	11,824,182
March personal pers		(4	6,748)	(655,20							- 1					
Reference   Pool   Po			5,278	(8,93				1nc			- 1	20-20-20-20-20-20-20-20-20-20-20-20-20-2			1-21	
Parameter   Para		0.0	- 100	217.0				ax)%			- 1	1.173(173) 1.00			15,013	18,135
Dispersion of an extraction of a continuous process of the continuous process of a continuous process of						neturn on Et	quity 70				- 1	5.15%	7.7370			1
Color in Special Control Color Col						Regulatory I	Liquidity				- 1	- 1			7.037	5.326
15.00   1.00					83		. S . S				- 1	- 1		Other assets	44,690	79,270
Comment of the National Comment of the National Comment of Natio											ı			Total Assets	66,318,669	42,564,031
Share of Principles   137.76    13														Liabilities		1
Prof.		0.5	-	127,7						. 200//	3	2,380.90	24,044.58		50.023.374	31.692.742
State   Stat	Profit/(loss) before tax				03				n requiremen	t 20%)	- 1	02.028/	90 149/	Derivative Financial Instruments		35,148
State   Stat											- 1					1
State   Stat	Profit/(loss) for the period	2 900 (2-04)		Charles and Annual Control	- Harrison		and the second	· · · · · · · · · · · · · · · · · · ·				80.30%	33,0370			6.037.468
State   Stat		State	ement c	of change	es In E	quity - l	Bank								10,047,210	0,037,400
ST   Lank   Rupees Thousands   Conting   Con			Stated ca	anital/Assign	ed capital		Res	erves						Debt securities issued		
In Sti Lanka Rupees Thousands   World   Owner   Owne			Stated C	apitaly Assign		_	<del>                                     </del>	Lives		F	- 1					
Marca sail 43.522141 (Descriptions bilance)   1.740,883   18,505   1.740,883   18,505   1.740,883			Ordinary			Statutory		Investment	Retained	100000000000000000000000000000000000000	1 1	Non-	Total			
Balance as at 31.02.014 (Opening balance) Total comprehensive income (not of not year) Total comprehensive income (not year) Total comprehensive income (not of not year) Total comprehensive income (not of not year) Total comprehensive income (not year) Total comprehensive income (not of not year) Total comprehensive income (not yea	In Sri Lanka Rupees Thousands		200		Capital				earnings		Total	controlling	CT-CT-CO			14,490
Transactions with equity holders, recognized directly in equity from galance and a size of the year of			Shares	shares		Tuna	sale neserve				Total	interest	equity			
Total comprehensive income for the year Printing/Losip for the year of tax) Total comprehensive income for the year of tax o	Balance as at 31.03.2014 (Opening balance)				1,740,883	138,050	15,923	208,000	2,239,094	145,505	4,487,454		4,487,454		54 227 220	20.076.570
Cher comprehensive income (net of tax)   Total comprehensive income for the year   Total square		Δ.						8080878608080	7747860, 1748660		31,448	- 1	######################################	lotal Liabilties	61,237,339	38,076,578
Transactions with equity holders recognised directly in equity State is equity Another recognised directly in equity State is recognised as a state of the state of the parent non-controlling interest State (208,000) 199,858   \$8,42   \$(208,000) 199,858   \$8,42   \$(208,000) 199,858   \$8,42   \$(208,000) 199,858   \$8,42   \$(208,000) 199,858   \$8,42   \$(208,000) 199,858   \$8,42   \$(208,000) 199,858   \$8,42   \$(208,000) 199,858   \$8,42   \$(208,000) 199,858   \$8,42   \$(208,000) 199,858   \$8,42   \$(208,000) 199,858   \$8,42   \$(208,000) 199,858   \$8,42	Profit/(loss) for the year							I	562,428		562,428	- 1	562,428	Equity	1	1
Transactions with equity holders, recognized directly in equity Share issue/Increase of assigned capital share of the parent non-controlling interest (5,508,330 d 4,487,450 (6,518,500 d 4,518,500 d 4,518,50				I				I				- 1	35			1,740,883
Transactions with equity holders, recognized directly in equity  Family 1 (208,000) 199,858    Secondary 1 (208,000) 199,858	total comprehensive income for the year							I			1 1	- 1				
Share suske/increase of assigned capital Share potions exercised Borus Stude Borus B	Transactions with equity holders, recognized	d directly in equity						I			1 1	- 1				
Bonus   Succession   Superation   Superati								I			1 1	- 1			-	303,120
Right is sue								I			1 1	- 1				4,487,453
Transferred to Read office   Sample								I			1 1	- 1				
Number of Branches   Sank-Sci Lance Rose   Sank-Sci Lance Rose Rose   Sank-Sci Lance Rose   Sank-Sci Lance Rose Rose Rose   Sank-Sci Lance Rose Rose Rose Rose Rose Rose Rose Ros						8 142		(208 000)	199.858		1 1	- 1				3,114,188
Profit transferred to head office   Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)   I,740,883   146,192   23,249   3,001,380   169,627   5,081,330   5,081						0,142	1	(200,000)	155,050		1 1	- 1				2
Comprehensive income	Profit transferred to head office							I			1 1	- 1		Designation of the Control of the Co	Bank California (	Down The constant
Companies   Comp		and Equipment						I				- 1			20 YEAR OLD THE	
State   Stat								I				- 1	0.00	COMPREHENSIVE INCOME		From 01-04-2013 to
Measurement of Financial Instruments								I				- 1	100	COMPREHENSIVE INCOME	31-03-2015	
Measurement of Financial Instruments   Sank-Current year 31-03-2015   Sank-Previous Year -31.03-2014   Sank-Previous Year -31.03-2	rotal transactions with equity holders							I			-	- 1			(Audited)	(Audited)
Measurement of Financial Instruments  a. Bank- Current year 31-32-2015 b. Bank- Previous Year -31.03.2014 Cash and each equivalents Cash and each equivalent and each entire to each each each each each each each each	Balance as at 31-03-2015 (Closing balance)				1,740,883	146,192	23,249	-	3,001,380	169,627	5,081,330		5,081,330	Profit /(loss) for the Period	562,428	32,037
A		Mes	suram	ent of Fi	nancia	Ilnetri	ımente				1			2007 PS		
In SETS  ASSETS  ACTUARISIST INCOMES  ACTUARIANT INCOMES INCOMES INCOMES INCOMES INCOME PRESIDENT INCOME PRESIDENT INCOMES INCOME P		1900 (80) (80)	No. of the Control of	Committee of the second	The state of the s	CONTRACTOR OF STREET	illiciita		h Par	ak Drovios	us Voor 21 C	2 2014				
Asserts  Cash and cash equivalents Cash and	In Sri Lanka Rupees Thousands						Total	Decimated					Total		7.000	
Cash and cash equivalents   348,374   348,374   186,174   116,17		Designated at fair Val	HIN.	Amortis	eu cost	AF5	lotal	pesignated	or fail Asine	HIM	Amortised cos		-	[1] 마스크 가입 = 1 전 () () () () () () () () () () () () ()	(50)(4)(4)	41 617
Balances with central banks   116,174   116,17				- 348	.374	20	348,374		4	54	178.984			[ - [ - [ - [ - [ - [ - [ - [ - [ - [ -	24,122	41,617
Derivative financial instruments  255,132  255,132  255,132  255,132  255,132  255,132  255,132  255,132  255,132  255,132  255,132  255,132  255,132  255,132  255,132  255,132  255,132  255,132  27,255  27,868,989  27,255  27,25	Balances with central banks			- 116	,174	**	116,174		*		121,687		121,687			1 503
Other financial assets at fair value through profit or loss Loans and receivables to banks Loans and receivables to other customers  - 9,680,742 - 9,680,742 - 10,530,797 Financial investments  - 19,662,641 - 27,255 - 19,689,896 - 11,824,182 - 19,928 - 11,844,110 - 19,928 - 11,844,110 - 19,928 - 11,844,110 - 19,928 - 11,844,110 - 19,928 - 11,844,110 - 19,928 - 11,844,110 - 19,928 - 11,844,110 - 19,928 - 11,844,110 - 19,928 - 11,844,110 - 19,928 - 11,844,110 - 19,928 - 11,844,110 - 19,928 - 11,844,110 - 19,928 - 11,844,110 - 19,928 - 11,844,110 - 19,928 - 11,844,110 - 19,928 - 11,844,110 - 19,928 - 11,844,110 - 19,928 - 11,844,110 - 11,	Placements with banks			- 36,161	,612	*					19,785,722		19,785,722			1,592
Loans and receivables to banks Loans and receivables to other customers    19,680,742   9,680,742   10,530,797   19,928   1,844,110   1,844,120   1,928   1,844,110   1,844,120   1,928   1,844,1300   1,928   1,844,1300   1,928   1,844,1300   1,928   1,844,1300   1,928   1,844,1300   1,928   1,844,1300   1,928   1,844,1300   1,928   1,844,1300   1,928   1,844,1300   1,928		255,132			, I	80	255,132		*	-						
Loans and receivables to other customers Financial investments  19,680,742 19,680,742 19,680,797 11,824,182 19,662,641 19,682,641 19,682,641 19,682,641 19,682,641 19,682,641 19,682,641 19,682,641 19,682,641 19,682,641 19,928 11,824,182 19,682,641 19,928 11,824,182 19,928 11,824,182 19,928 11,824,182 19,928 11,824,182 11,824,182 19,928 11,824,182 10,647,190 19,928 11,824,182 10,647,190 19,928 11,824,182 10,647,190 19,928 11,824,182 10,647,190 19,928 11,824,182 10,647,190 19,928 11,824,182 11,824,182 19,928 11,824,182 10,647,190 19,928 11,824,182 19,928 11,824,182 19,928 11,824,182 19,928 11,824,182 19,928 11,824,182 11,824,182 19,928 11,824,182 19,928 11,824,182 19,928 11,824,182	Loans and receivables to banks	-														
Financial investments    19,626,641   46,306,902   27,255   66,251,930   11,824,182   30,617,190   19,928   11,824,1300     10	Loans and receivables to other customers				,742				*							
In Rupees Thousands In Rup	Financial investments	9FF 499			- 003									[13] [13] [13] [13] [14] [14] [15] [15] [15] [15] [15] [15] [15] [15		
LIABILITIES  Due to banks  212,626  Due to other financial liabilities at fair value through profit or loss  Due to other customers  Due to other customers  Due to other customers  Debt securities issued  Other formation of the period  Total comprehensive income for the period  Sologa,374  31,692,742  31,692,742  31,692,742  35,148  CERTIFICATION:  We, the undersigned, being the Chief Executive Officer and Compliance Officer of Indian Bank certify jointly that: a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lan b) the informations contained in these statements have been extracted from the audited financial statements of  the Bank undersigned with the Bank undersided sunaudited  Solother borrowings  Total comprehensive income for the period  SCERTIFICATION:  We, the undersigned, being the Chief Executive Officer and Compliance Officer of Indian Bank certify jointly that: a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lan b) the informations contained in these statements have been extracted from the audited financial statements of  the Bank undersigned with the formation contained as unaudited  Solother borrowings  Solother borrowings  Solother borrowings  Other borrowings  Solother borrowings  Other borrowings  Solother borrowings  Other borrowings  Solother borrowings  Solother borrowings  Other borrowings  Solother borrowings  Solother borrowings  Other borrowings  Solother borrowings  Solother borrowings  Solother borrowings  Other borrowings  Solother borrowings  Solother borrowings  Other borrowings  Solother borrowings  Solother borrowings  Other borrowings  Solother borrowings  Solother borrowings  Solother borrowings  Other borrowings  Solother borrowings  Solot		The first term of the second second	/		10.00			Docimated	at fair value				SULDI Drive	1975 H. C. W. 188 B.	31.448	43 209
Due to banks  Derivative financial instruments  212,626  212,626  35,148  31,692,742  31,692,742  48  We, the undersigned, being the Chief Executive Officer and Compliance Officer of Indian Bank certify jointly that:-a) the definitions prescribed by the Central Bank of Sri Lan by the information contained in these statements have been extracted from the audited financial statements of the Bank undersigned in these statements have been extracted from the audited financial statements of the Bank undersigned in these statements have been extracted from the audited financial statements of the Bank undersigned in these statements have been extracted from the audited financial statements of the Bank undersigned in these statements have been extracted from the audited financial statements of the Bank undersigned in these statements have been extracted from the audited financial statements of the Bank undersigned in these statements have been extracted from the audited financial statements of the Bank undersigned in these statements have been prepared in compliance officer of Indian Bank certify jointly that:-a) the information contained in these statements have been extracted from the audited financial statements of the Bank undersigned in these statements have been prepared in compliance officer of Indian Bank certify jointly that:-a) the properties of the Bank undersigned in the search and the properties of the Bank undersigned in the search and the properties of the Bank undersigned in the search and the properties of the Bank undersigned in the search and the properties of the Bank undersigned in the properties of the undersigned in the properties		Designated at fair val	ue	minerused cost		iota		Designated	at fail Value	Amo	or stocu cust		10-001	- CONTROL OF THE TOTAL STATE OF THE STATE OF		200 C C C C C C C C C C C C C C C C C C
Derivative financial instruments  212,626  212,626  35,148  212,626  35,148  212,626  35,148  212,626  35,148  212,626  35,148  212,626  35,148  212,626  35,148  212,626  35,148  212,626  35,148  212,626  35,148  212,626  35,148  212,626  35,148  212,626  35,148  35,148  35,148  35,148  35,148  35,148  35,148  35,148  35,148  35,148  35,148  48  48  48  49  49  49  49  49  49	Due to banks			50,023,374						31	,692,742	31,		10 to		/- 10
Debt securities issued  Other borrowings  1	Derivative financial instruments	212,626	8	- 212,626		,626						We, the undersigned, being the Chief Executive Officer and Compliance Officer of	f Indian Bank certify jointly th	hat:-		
Debt securities issued  Other borrowings  1			8							1000		11		at the above statements have been prepared in compliance with the format and	definitions prescribed by the C	Lentral Bank of Sri Lanka.
Other borrowings			. 1	10.647.210	- 1	10 647	210				037 468		037 468	b) the information contained in these statements have been extracted from the a	udited finanacial statements o	OI.
100a) Tinancial Habilities   212,020   00,070,084   00,883,210   37,765,358   Chief Executive Officer	Due to other customers  Debt securities issued			10,647,210		10,647	,210		1	6	,037,468	6,	037,468	b) the information contained in these statements have been extracted from the a the Bank unless indicated as unaudited	udited finanacial statements of	01
TANKE AV MARAY	Due to other customers Debt securities issued Other borrowings	100000000000000000000000000000000000000								20,000		5000		the Bank unless indicated as unaudited Sd Praveen Kumar Dangi	Sd	

Loans and Receivables to other Customers			Loans and Receivables		ustomers	Movements in Individual and Colle Period for Loans and Rece			Due to Other Customers - By Product		
In Sri Lanka Rupees Thousand	Current Period As At 31.03.2015	Previous Period As At 31.03.2014	In Sri Lanka Rupees Thousand	Current Period As At 31.03.2015	Previous Period As At 31.03.2014	In Sri Lanka Rupees Thousand	Current Period As At 31.03.2015	Previous Period As At 31.03.2014	In Sri Lanka Rupees Thousand	Current Period As At 31.03.2015	Previous Period As At 31.03.2014
Gross loans and receivables (Less): Individual impairment Collective impairment	10,523,422 (808,460) (34,220)	(750,392)	By product - Domestic Currency Overdraft Term Loan Other Loans	1,487,363 1,460,163 <b>208,673</b>	1,444,062 2,201,619 <b>303,295</b>	Individual impairment charges Opening balance Charges/(Write back) to income statements Net-write-off during the year	750,392 46,747 0	94,334 655,204	By product - Domestic Currency Demand Deposits (Current Accounts) Savings Deposits Fixed Deposits	324,798 182,609 1,496,526	14,573 177,273 1,528,401 358,919
Net Loan and receivables including those designated at fair value through profit or loss	8	5 <b>2</b> 0.	Sub Total By product - Foreing Currency Overdraft	3,156,199 7,331	3,948,976	Other movements Closing balance Collectiv impairment charges Opening balance at 1st April	11,321 808,460	750,392 29,859	Other Deposits Sub Total By product - Foreing Currency Demand Deposits (Current Accounts)	25,050 2,028,983	2,079,166
(Less): Loans and receivables designated at fari value through profit or loss			Term Loan Other Loans Sub Total	2,743,330 4616562 7,367,223	4,715,966 2,649,429	Charges/(Write back) to income statements Net-write-off during the year Other movements	39,198 -5,277 299	8,933 406	Savings Deposits Fixed Deposits Other Deposits	122,110 146,359 8,349,758	35,232 144,423 3,778,647
Net Loans and Receivables	9,680,742		Total	10,523,422	11,320,387	Closing balance at Total	34,220 842,680	39,198 789,590	Sub Total Total	8,618,227 10,647,210	3,958,302 6,037,468

Net Loans and Receivables 9,680,742 10,530,797 Total	10,523,42	11,320,387
	Global - Indian F	Rupees Thousands
	Current Period	Previous Period
SUMMARISED BALANCE SHEET	as at	as at
	31.03.2015 (Audited)	31.03.2014 (Audited)
	(Addited)	(Addited)
On-Balance Sheet Assets Cash in Hand	4.010.200	2 601 706
Balance with Central Bank of Sri Lanka /Other Central Banks	4,010,209 79,000,490	2,601,706 74,975,096
Due From Banks and Other Financial Institutions	47,801,036	27,328,594
Investments-Trading Account	129,687,297	128,208,895
Government Security	81,476,075	60,912,705
Other Securities	48,211,222	67,295,090
Investments-Held -to-Maturity (Net of Provision made for decline in investment value) Government Securities	<b>328,923,830</b> 326,682,427	<b>340,521,407</b> 338,262,749
Other Securities	2,241,403	2,258,658
Less: Provision for decline in value of Investments	2,211,105	2,250,050
Investments in Associates and Subsidiaries	374,962	374,962
Total Loans and Advances	1,288,316,898	1,243,586,548
Total Performing Loans and Advances	1,231,612,483	1,197,951,744
Bills of Exchange Overdrafts	23,585,318 270,924,281	25,504,317 579,993,852
Lease Rentals Receivable	210,324,201	
Other Loans	937,102,884	592,453,575
Total-Non-performing Loans and Advances	56,704,415	45,634,804
Bills of Exchange	2,785,329	2,534,400
Overdrafts Lease Rentals Receivable	11,659,168	10,841,700
Other Loans	42,259,918	32,258,704
Interest Receivables	,255,525	,
Total Gross Loans and Advances	1,288,316,898	1,243,586,548
Less:		
Suspended Interest	20 212 040	20 561 400
Specific Loan Loss Provisions General Loan Loss Provisions	29,213,840 467,600	20,561,490 935,200
Net Loans and Advances	1,258,635,458	1,222,089,858
Other Assets	48,369,793	46,238,108
Intangible Assets	1,869,371	1,607,663
Investment Properties	20 607 205	20 224 222
Fixed Assets (Net of accumulated Depreciation of Fixed Assets)  Total on Balance Sheet Assets	29.687,285 1,928,359,731	29,321,820 1,873,267,009
Total on palatice direct Assets	1,320,333,731	1,073,207,003
On-Balance Sheet Liabilities	000.00000000000000000000000000000000000	194000000000000000000000000000000000000
Total Deposits	1,692,252,717	1,622,748,193
Demand Deposits	84,671,069	71,598,988
Savings Deposits Time Deposits	402,248,242 1,205,333,406	36,906,509 1,182,142,696
Margin Deposits	1,203,333,400	1,102,142,090
Other Deposits	-	§
Total Borrowings	26,460,934	49,638,720
Borrowings from CBSL		
Borrowings from Banks and Financial Institutions in Sri Lanka	0 121 004	14 916 200
Borrowings from Banks and Financial Institutions Abroad Securites sold under repurchase agreements	8,131,804	14,816,290
Subordinated Term Debts	10,000,000	10,901,000
Other Borrowings	8,329,130	23,921,430
Deferred Taxation	10,522,099	9,649,775
Current Taxation	EO 701 410	F2 E10 040
Other Liabilities Total on Balance Sheet Liabilities	50,791,419 1,780,027,169	52,519,940 <b>1,734,556,628</b>
Minority Interest	1,700,027,103	1,734,330,020
Equity Capital and Reserves	148,332,562	138,710,381
Share Capital/Assigned Capital	4,802,917	4,648,485
Statutory Reserves Fund	35,812,581	33,297,580
Total Other Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves	107,717,064 1,928,359,731	100,764,316 1,873,267,009
iotal on balance sheet claumines and equity capital and reserves	1,920,339,731	1,073,207,003
Off-Balance Sheet Items and Contra Accounts	380,376,789	438,854,172
Contingencies	380,376,789	438,854,172
Commitments and Contra Accounts		-
Memorandum Information Number of Employees		
Number of Employees Number of Branches	20294	19429
THE STATISTICS	2412	2253

SUMMARISED PROFIT AND LOSS ACCOUNT	Current Period as at 31.03.2015 (Audited)	Previous Period as at 31.03.2014 (Audited)
Interest Income Interest Income On Loans & Advances Interest Income on Other Interest Earning Assets	<b>158,529,399</b> 120,744,691 37,784,708	<b>152,492,052</b> 114,171,330 38,320,722
Less: Interest Expenses Interest Expenses on Deposits Interest Expenses on Other Interest Bearing Liabilities	<b>113,916,546</b> 112,111,314 1,805,232	<b>108,887,866</b> 106,185,526 2,702,340
Net Interest Income	44,612,853	43,604,186
Non-Interest Income Foreign Exchange Income Other Income	<b>13,747,924</b> 2,461,439 11,286,485	<b>13,756,030</b> 1,545,784 12,210,246
Less: Non-Interest Expenses Personnel Costs	<b>28,223,618</b> 17,425,892	<b>28,354,216</b> 19,267,919
Provision for Staff Retirement Benefits Premises, Equipment and Establishment Expenses Loss on Trading/Investment Securities Amortisation of Intangible Assets	4,454,975 114,359	3,715,699 39,190
Other Operating Expenses  Less: Provision for Bad & Doubtful Debts and Loans Written Off Provision - General Provision - Specific Recoveries (-) Loans Written Off	6,228,392 15,308,682 2,559,283 12,749,399	5,331,408 13,324,124 1,783,012 11,541,112
Less Provision for Decline in Value of Investments (Net)	(583,811)	906,220
Operating Profit on Ordinary Activities before Taxes	15,412,288	14,775,656
Less: Value Added Tax on Financial Services	2	343
Operating Profit on Ordinary Activities Before Corporate Tax	15,412,288	14,775,656
Share of Subsidiaries/ Associates Companies' Profit	-	1.5
Operating Profit Before Corporate Tax	15,412,288	14,775,656
Less: Tax on Profit on Ordinary Activities	4,634,513	3,167,262
Operating Profit for the Period Other Provisions Net Profit	10,777,775 726,032 10,051,743	11,608,394 18,944 11,589,450

Net Profit	10,051,743	11,589,450				
	Global-Indian Rupees Thousands					
SELECTED PERFORMANCE INDICATORS	Current Period as at 31-03-2015 (Audited)	Previous Period as at 31-03-2014 (Audited)				
Regulatory Capital Adequacy						
Core Capital (Tier Capital) Rs.Mn	124,731.25	114,769.10				
Total Capital Base, Rs.Mn	151,125.23	143,079.77				
Core Capital Adequacy Ratio as % of Risk Weighted Assets						
(Minimum Requirement 5%)	10.61%	10.51%				
Total Capital Adequacy Ratio as % of Risk Weighted Assets						
(Minimum Requirement 10%)	12.86%	13.10%				
Assets Quality (Quality of Loan Portfolio)	Mark of the Control					
Gross Non-Perfoming Advances Ratio %	4.40%	3.67%				
(net of Interest in Suspense)						
Net Non-Perfoming Advances Ratio %	2.50%	2.26%				
(net of Interest in Suspense and Provisions)	200000000	5000000000				
Profitability						
Interest Margin,%	2.50%	2.60%				
Return on Assets(Before Tax)%	0.80%	0.85%				
Return on Equity %	8.34%	10.22%				

		Equity Capital Reserves									Global Indian Rupees
Item	Ordinary Voting Shares	Ordinary Non-voting Shares		Assigned Captial	Reserve Fund	Share Premium	Revaluation Reserves	General Reserves	Other Reserves	Income Statement	Total
Balance As at 31-03-2014 (Opening Balance)	4,648,485	-	(= <sup>2</sup>	4,648,485	33,297,581	10,611,165	23,354,576	64,916,332	953,460	928,782	138,710,381
Issue of Shares/Increase of assigned capital	154,432	9	- 2	154,432		CONTROL CONTROL OF				- Control - Cont	154,432
Bonus Issue	E	3	3	-	-		9		8	-	+
Right Issue	5.	a	15	100		.5		8	52	(7)	
Surplus on revaluation of property	= =	8	19	(6)	(5)		8		5	(8)	5
Net profit for the period	₩	-		-	-			141 (140) (140)	-		
Transfer to reserves during the period	20		14	-	2,515,000	2,645,568.00	(599,412)	4,885,000	-	21,593	9,467,749
Dividend paid	2	2	- 2	323	2	12	2		2	-	
Profit transferred to Head Office	<u> </u>	9		-	-	9	9		-		
Others	D:		10		7				5		
Balance As at 31-03-2015 (Closing Balance)	4,802,917			4,802,917	35,812,581	13,256,733	22,755,164	69,801,332	953,460	950,375	148,332,562

## **Corporate Governance**

Corporate Governance acts as a catalyst between the Management, Board, shareholders and other stakeholders to achieve the set goals of Indian Bank while abiding the law of the land in conducting day to day business in a most efficient, transparent and ethical way.