



Corporate Office, Chennai

Notes forming part of the Standalone Unaudited Financial Results (Reviewed) of the Bank for the Quarter ended June 30, 2017

1. The above financial results have been reviewed by the Audit Committee of the Board on July 20, 2017 and approved by the Board of Directors in their meeting held on July 21, 2017. The results have been subjected to limited review by the Statutory Central Auditors of the Bank in line with the guidelines issued by the Reserve Bank of India and as per the requirements of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
2. The above financial results for the quarter ended June 30, 2017 have been prepared following the same accounting policies and practices as those followed in the Annual Financial Statements for the year ended March 31, 2017.
3. The financial results for the quarter ended 30<sup>th</sup> June 2017 have been arrived at after considering provisions for Non-Performing Advances, Non-Performing Investments, Standard Advances, Restructured Advances, SDR/S4A accounts, provision for exposure to entities with Unhedged Foreign Currency Exposure and depreciation on Investments and on Fixed Assets and other usual and necessary provisions. Provision for employee benefits pertaining to Pension, Gratuity and Leave Encashment has been made on the basis of actuarial valuation.
4. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liability towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI circular DBOD.NO.BP.BC.85/21.06.200/13-14 dated January 15, 2014 and holds a provision of Rs. 693.62 Lakhs as on 30.06.2017 after retrieval of provision of Rs. 139.45 Lakhs during the quarter.
5. In accordance with RBI Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 01, 2015 banks are required to make Pillar 3 disclosures under Basel III capital requirements. The disclosures are being made available on the Bank's website www.indianbank.in. These Pillar 3 disclosures have not been subjected to limited review by the Statutory Central Auditors of the Bank.
6. In accordance with RBI guidelines, the bank has shifted securities from HTM to AFS category amounting to Rs. 1451056 Lakhs and from AFS to HTM category amounting to Rs. 1343645 Lakhs during the quarter ended 30.06.2017 with no impact on profitability.
7. Non Performing Loan Provision Coverage Ratio is 61.65 % as on June 30, 2017.
8. Figures for the corresponding previous periods have been regrouped / reclassified, wherever considered necessary.
9. The number of investors' complaints received and disposed off during the period from April 01, 2017 to June 30, 2017:

Beginning : Nil	Received : 12	Resolved : 12	Closing : Nil
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M K Bhattacharya  
Executive Director

A S Rajeev  
Executive Director

Kishor Kharat  
Managing Director & CEO

Place: Chennai  
Date : July 21, 2017

