

INDIAN BANK

Audited Financial Results for the year ended 31st March, 2009

(Rs. in Lakhs)				
Particulars	3 months		Year ended	
	31.03.2009	31.03.2008	31.03.2009	31.03.2008
	Audited	Audited	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	185636.60	136936.63	683032.99	521297.93
(a) Interest/discount on advances/bills	137821.68	97256.67	508669.98	350268.49
(b) Income on investments	46189.34	39554.86	168733.36	166503.37
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1624.73	125.10	5621.54	4517.00
(d) Others	0.85		8.11	9.07
2. Other Income	29211.34	30348.11	103544.47	100568.78
3. Total Income (1 + 2)	214847.94	167284.74	786577.46	621866.71
4. Interest Expended	118881.45	84677.44	422181.82	315907.67
5. Operating Expenses (i) + (ii)	32394.87	30310.93	141512.62	140029.41
(i) Employees cost	20580.55	20014.61	97976.16	96739.47
(ii) Other Operating expenses	11814.32	10296.32	43536.46	43289.94
6. Total Expenditure (4 + 5) excluding provisions and contingencies	151276.32	114988.37	563694.44	455937.08
7. Operating Profit before Provisions and Contingencies (3-6)	63571.62	52296.37	222883.02	165929.63
8. Provisions (other than tax) and Contingencies	2432.06	17819.97	44323.75	42432.00
9.** Exceptional items	0.00	0.00	0.00	0.00
10 Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	61139.56	34476.40	178559.26	123497.63
11. Tax expense	21732.18	10309.54	54026.98	22623.70
12. Net profit from Ordinary Activities after tax (10-11)	39407.38	24166.86	124532.28	100873.93
13. Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00
14. Net Profit for the period (12-13)	39407.38	24166.86	124532.28	100873.93
15. Paid-up equity share capital (Face Value of each share - Rs.10)	42977.00	42977.00	42977.00	42977.00
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	505052.63	411549.57	505052.63	411549.57
17. Analytical Ratios				
(i) Percentage of shares held by Government of India	80	80	80	80
(ii) a) Capital Adequacy Ratio (Basel I)	13.27%	12.74%	13.27%	12.74%
b) Capital Adequacy Ratio (Basel II)	13.98%	12.90%	13.98%	12.90%
(iii) Earnings Per Share (EPS)(in Rupees)				
(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)	8.90	5.37	27.96	22.52
(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)	8.90	5.37	27.96	22.52
(iv) NPA Ratios				
(a) Gross NPA	45918.00	48687.00	45918.00	48687.00
(b) Net NPA	9381	9759.00	9381.00	9759.00
(c) % of Gross NPA	0.89	1.21	0.89	1.21
(d) % of Net NPA	0.18	0.24	0.18	0.24
(e) Return on Assets	1.89	1.46	1.62	1.64
18. Public Shareholding				
- No. of shares	85950000	85950000	85950000	85950000
- Percentage of Shareholding	20	20	20	20
19. Promoters and Promoter Group Share holding **				
a) Pledged / Encumbered				
- Number of Shares	nil	nil	nil	nil
- Percentage of Shares (as a % of the total share holding of promoter and promoter group)	nil	nil	nil	nil
- Percentage of Shares (as a % of the total share capital of the Company)	nil	nil	nil	nil
b) Non - encumbered				
- Number of Shares	343820000	343820000	343820000	343820000
- Percentage of Shares (as a % of the total share holding of promoter and promoter group)	100	100	100	100
- Percentage of Shares (as a % of the total share capital of the Company)	80	80	80	80

* *strikeoff whichever is not applicable