

INDIAN BANK

Audited Financial Results for the year ended 31st March, 2008

Particulars	(Rs. in crore)				
	3 months ended		Year ended		
	31.03.2008	31.03.2007	31.03.2008	31.03.2007	31.03.2006
	Audited	Audited	Audited	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	1359.99	1196.63	5150.78	4194.80	3296.27
(a) Interest/discount on advances/bills	972.57	746.26	3502.69	2550.83	1777.76
(b) Income on investments	386.17	396.82	1602.83	1550.19	1458.25
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1.25	53.45	45.17	93.58	58.00
(d) Others	0.00	0.10	0.09	0.20	2.26
2. Other Income	312.86	366.96	1067.89	823.06	531.47
3. Total Income (1 + 2)	1672.85	1563.59	6218.67	5017.86	3827.74
4. Interest Expended	846.78	646.60	3159.08	2412.62	1854.34
5. Operating Expenses (i) + (ii)	303.10	352.90	1400.29	1224.15	1079.76
(i) Employees cost	200.14	256.45	967.39	878.67	773.53
(ii) Other Operating expenses	102.96	96.45	432.90	345.48	306.23
6. Total Expenditure (4 + 5) excluding provisions and contingencies	1149.88	999.50	4559.37	3636.77	2934.10
7. Operating Profit before Provisions and Contingencies (3-6)	522.97	564.09	1659.30	1381.09	893.64
8. Provisions (other than tax) and Contingencies	178.20	248.63	424.32	474.38	332.95
9.** Exceptional items	0.00	22.50	0.00	22.50	0.00
10 Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	344.77	292.96	1234.98	884.21	560.69
11. Tax expense	103.10	57.66	226.24	124.44	56.22
12. Net profit from Ordinary Activities after tax (10-11)	241.67	235.30	1008.74	759.77	504.47
13. Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00
14. Net Profit for the period (12-13)	241.67	235.30	1008.74	759.77	504.47
15. Paid-up equity share capital (Face Value of each share - Rs.10)	429.77	429.77	429.77	429.77	743.82
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	4165.78	2791.55	4165.78	2791.55	1523.87
17. Analytical Ratios					
(i) Percentage of shares held by Government of India	80	80	80	80.00	100
(ii) Capital Adequacy Ratio	12.86%	14.14%	12.86%	14.14%	13.19%
(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)	5.37	5.61	22.52	20.46	14.67
(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)	5.37	5.61	22.52	20.46	14.67
(iv) NPA Ratios					
(a) Gross NPA	486.87	545.81	486.87	545.81	668.99
(b) Net NPA	97.59	102.13	97.59	102.13	176.66
(c) % of Gross NPA	1.21	1.85	1.21	1.85	2.91
(d) % of Net NPA	0.24	0.35	0.24	0.35	0.79
(e) Return on Assets	1.46	1.72	1.64	1.46	1.16
18. Public Shareholding					
- No. of shares	85950000	85950000	85950000	85950000	0.00
- Percentage of Shareholding	20	20	20	20	0.00
** Represents IPO issue expenses					