## INDIAN BANK Unaudited (Reviewed) Financial Results for the quarter / half-year ended 30th September, 2009

Particulars		(Rs. in Lakhs)				
Particularis   Reviewed    R		Quarter	ended	Half Year ended		Year ended
1. Interest earmed (p)+(p)+(p)+(d)-(d)   1937/17, 17   168815.05   381741.02   318992.76   683032   685032   685032   685032   685032   685032   685032   685032   685032   685032   685032   685032   685032   685032   685032   685032   6850333   685033   685033   6850333   685033   685033   685033   6850333		30.09.2009	30.09.2008	30.09.2009	30.09.2008	31.03.2009
1. Interest served (a)+(b)+(b)+(d)+(d) (a) Interest/discount on advances/bills (b) Income on investments (c) Interest on balances with Reserve Bank of India and other inter bank funds (d) Others (e) Other Operating expenses (e)	Particulars	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
(b) Income on investments (c) Interest on balances with Reserve Bank of India and other inter bank funds (d) Chers (		193717.17	168815.05	381741.02	318992.76	683032.99
(c) Interest on balances with Reserve Bank of India and other inter bank funds (d) Cherts 2,099.87   629.72   3683.02   2009.80   5621.54 (d) Cherts 2,009.80   2009.8	` '					
Bank of India and other inter bank funds (0) Others 0,000		50390.08	38340.97	94893.97	82482.03	168733.36
(c) Others   0.00   0	` '	0007.07	202 70	0000.00	0000 00	5004.54
2. Other Income   23720,38   21277.97   58735.90   45599.65   103544.47						
1. Total Income (1 + 2)	(-,					
117804.86						
5. Operating Expenses (i) + (ii) 44247.03 40680.47 89981.30 75291.30 158812.62 (i) Employees cost 13115.52 29247.06 65689.24 5027.82 115276.16 (ii) Other Operating expenses 13115.51 11433.41 24323.06 21263.81 43536.46 F. Total Expenditure (4 + 5) excluding provisions and contingencies 7. Operating Profit before Provisions and Contingencies 6.00 158812.62 14312.88 322042.57 272149.27 580994.44 17. Operating Profit before Provisions and Contingencies 6.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	` ,					
(iii) Other Operating expenses (a) 1311.51 11433.41 24323.06 21263.81 43536.46 6. Total Expenditure (4 + 5) excluding provisions and contingencies (b) excluding provisions and contingencies (3-6) (b) expensive (a) expensive (b) expensive (b	5. Operating Expenses (i) + (ii)		40680.47		75291.63	158812.62
6. Total Expenditure (4 + 5) excluding provisions and contingencies   162051.89   141312.88   322042.57   273149.27   580994.44   7. Operating Profit before Provisions and Contingencies (3-6)   55385.66   48780.14   118434.35   92443.05   205583.02   8. Provisions (other than tax) and Contingencies   2927.81   6393.10   15013.71   23293.54   27023.74   1000.00   0.00	(i) Employees cost	31135.52	29247.06	65658.24	54027.82	115276.16
provisions and contingencies   162091.89   141312.88   322042.57   272149.27   580994.44   Contingencies (3-6)   5385.66   48780.14   11843.43   32443.05   20253.44   Provisions forther than tax) and Contingencies   2927.81   6393.10   15013.71   23293.54   27023.74   P. Exceptional items   0.00   0.00   0.00   0.00   0.00   Profit (+) Loss (-) Irom Ordinary Activities   24287.85   42387.04   103420.64   69149.51   178559.28   P. Exceptional items   10.00   0.00   0.00   0.00   0.00   0.00   P. Exceptional items   10.00   0.00   0.00   0.00   0.00   0.00   P. Exceptional items   10.00   0.00   0.00   0.00   0.00   0.00   P. Exceptional items   10.00   0.00   0.00   0.00   0.00   0.00   0.00   P. Exceptional items   10.00   0.00   0.00   0.00   0.00   0.00   0.00   0.00   P. Exceptional items   10.00   0.00	(ii) Other Operating expenses	13111.51	11433.41	24323.06	21263.81	43536.46
7. Operating Profit before Provisions and Contingencies (3-6) 8. Provisions (other than tax) and Contingencies 927.81 6333.10 1513.71 2329.54 2703.54 2703.74 10 0.00 0.00 0.00 0.00 0.00 0.00 0.00						
South   Sout		162051.89	141312.88	322042.57	272149.27	580994.44
8. Provisions (other than tax) and Contingencies 2927.81 (5393.10 15013.71 23293.54 27023.74 0) Exceptional titems 0.00 0.00 0.00 0.00 0.00 0.00 10 Profit (+) Loss (-) from Ordinary Activities before tax (7.8-9) (1.28-9						
9. Exceptional items						
10 Profit (+y  Loss (-) from Ordinary Activities before tax (7-8-9)   17. Fax expense   15259.47   14094.80   33056.08   19094.80   54026.98   11. Tax expense   15259.47   14094.80   33056.08   19094.80   54026.98   12. Net profit from Ordinary Activities after tax (10-11)   37198.38   28292.24   70364.56   50054.71   124532.30   13. Extraordinary items (net of tax expense)   0.00   0.00   0.00   0.00   0.00   0.00   0.00   0.00   124532.30   15. Paid-up equity share capital (Face Value of each share - Rs. 10)   42977.00	, ,					
1. Tax expense   5247.85   42387.04   103420.64   69149.51   178559.28   178559.28   12. Net profit from Ordinary Activities after tax (10-11)   100		0.00	0.00	0.00	0.00	0.00
11. Tax expense		52457 85	42387 N4	103420 64	69149 51	178559 28
12. Net profit from Ordinary Activities after tax (10-11)   13.05   28292.24   70364.56   50054.71   124532.30     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)   37198.38   28292.24   70364.56   50054.71   124532.30     15. Paid-up equity share capital (Face Value of each share - Rs.10)   42977.00   42977	, ,					
tax (10-1)   37198.38   28292.24   70364.56   50054.71   124532.30		10200111	1.00.000	33333.00	1000 1100	0.020.00
14. Net Profit for the period (12-13)         37198.38         28292.24         70364.56         50054.71         124532.30           15. Paid-up equity share capital (Face Value of each share - Rs.10)         42977.00		37198.38	28292.24	70364.56	50054.71	124532.30
14. Net Profit for the period (12-13)         37198.38         28292.24         70364.56         50054.71         124532.30           15. Paid-up equity share capital (Face Value of each share - Rs.10)         42977.00	12 Extraordinary itama (not of tay avnonce)	0.00	0.00	0.00	0.00	0.00
15. Paid-up equity share capital (Face Value of each share - Rs. 10) 16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year) 17. Analytical Ratios (i) Percentage of shares held by Government of India 80 80 80 80 80 80 80 80 80 80 80 80 80	, , , , , , , , , , , , , , , , , , , ,					
of each share - Rs.10)		37198.38	28292.24	70364.56	50054.71	124532.30
16. Reserves excluding Revaluation Researves (as per balance sheet of previous accounting year) 505052.63 411549.57 505052.63 411549.57 505052.63 77. Analytical Ratios (i) Percentage of shares held by 80 80 80 80 80 80 80 80 80 80 80 80 80		42077 00	42077.00	42077.00	42077 00	42077 00
Reserves (as per balance sheet of previous accounting year)  17. Analytical Ratios (i) Percentage of shares held by Government of India  80  80  80  80  80  80  80  80  80  8		42977.00	42977.00	42977.00	42977.00	42977.00
Accounting year   505052.63   411549.57   505052.63	_					
17. Analytical Ratios   (i) Percentage of shares held by 80 80 80 80 80 80 80 80 80 80 80 80 80	` '	505052.63	411549.57	505052.63	411549.57	505052.63
Sovernment of India	, , ,					
(iii) a) Capital Adequacy Ratio (Basel I) b) Capital Adequacy Ratio (Basel II) b) Capital Adequacy Ratio (Basel II) 13.86% 11.27% 13.86% 11.27% 13.86% 11.27% 13.88% 11.17 13.88% 11.17 13.88% 13.88 13.83	(i) Percentage of shares held by					
b) Capital Adequacy Ratio (Basel II)  13.86%  11.27%  13.86%  14.28  13.86%  14.28  14.28  14.28  14.29  14.49  15.83  14.1.17  27.96  14.49  15.83  14.1.17  27.96  14.49  15.83  14.1.17  27.96  14.49  15.83  14.1.17  27.96  14.49  15.83  14.1.17  27.96  14.49  15.83  14.1.17  27.96  14.49  15.83  14.40  15.83  16.25  17.1.17  27.96  17.1.17  27.96  17.1.17  27.96  17.1.17  27.96  17.1.17  27.96  17.1.17  27.96  17.1.17  27.96						
(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) (b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the period, for the year to date and for the previous year (not to be annualized) (iv) NPA Ratios (a) Gross NPA  47998.95 47040.23 47998.95 47040.23 47998.95 47040.23 47998.95 47040.23 45918.00 (b) Net NPA  9746.49 8525.92 9746.49 8525.92 9381.00 (c) % of Gross NPA  0.88 0.98 0.98 0.98 0.98 0.98 0.89 0.98 0.89 0.98 0.89 0.89	. , , , , , , , , , , , , , , , ,					
(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) (b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the period provided and for the previous year (not to be annualized) (iv) NPA Ratios (a) Gross NPA 4798.95 (b) Net NPA 9746.49 9746.49 9746.49 8525.92 9746.	b) Capital Adequacy Ratio (Basel II)	13.86%	11.27%	13.86%	11.27%	13.98%
(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) (b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the period provided and for the previous year (not to be annualized) (iv) NPA Ratios (a) Gross NPA 4798.95 (b) Net NPA 9746.49 9746.49 9746.49 8525.92 9746.	(iii) Fornings Dar Share (EDS)(in Buness)					
Extraordinary items (net of tax expenses) for the period, for the year to date and for the previous year (not to be annualized)  (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)  (iv) NPA Ratios  (a) Gross NPA  (b) Net NPA  (c) % of Gross NPA  (d) Net NPA  (e) % of Gross NPA  (f) Net NPA  (f)						
the period, for the year to date and for the previous year (not to be annualized) (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) (iv) NPA Ratios (a) Gross NPA (b) Net NPA (c) % of Gross NPA (d) % of Net NPA (e) Return on Assets (e) Return on Assets (f) Return on Assets (f) Respectively and the promoter Group Share holding (iv) Percentage of Shares (as a % of the total shareholding of promoter and promoter group)  Percentage of Shares (as a % of the total shareholding of promoter and promoter group)  Percentage of Shares (as a % of the total share capital of the Company)  Percentage of Shares (as a % of the total share capital of the Company)  80 80 80 80 80 80 80 80 80 80 80 80 80						
revious year (not to be annualized) (b) Basic and diluted EPS affer Extraordinary items for the period, for the year to date and for the previous year (not to be annualized)  *8.38  *6.35  *15.83  *11.17  27.96  (iv) NPA Ratios (a) Gross NPA 47998.95  47040.23  47998.96  47040.23  47998.96  47040.23  47998.96  47040.23  4799	, , ,					
Extraordinary items for the period, for the year to date and for the previous year (not to be annualized)		*8.38	* 6.35	*15.83	* 11.17	27.96
to date and for the previous year (not to be annualized)  (iv) NPA Ratios (a) Gross NPA  47998.95  47040.23  47998.95  47040.23  47998.95  47040.23  45918.00 (b) Net NPA  9746.49  8525.92  9746.49  8525.92  9381.00 (c) % of Gross NPA  0.89  0.98  0.98  0.89  0.98  0.89	(b) Basic and diluted EPS after					
annualized)						
(iv) NPA Ratios (a) Gross NPA (b) Net NPA (c) % of Gross NPA (d) % of Gross NPA (d) % of Gross NPA (d) % of Net NPA (e) Return on Assets (e) Return on Assets (e) Return on Assets (f) Nares (f) Nar	. , ,					
(a) Gross NPA		*8.38	* 6.35	*15.83	* 11.17	27.96
(b) Net NPA 9746.49 8525.92 9746.49 8525.92 9381.00 (c) % of Gross NPA 0.89 0.98 0.89 0.98 0.89 (d) % of Net NPA 0.18 0.18 0.18 0.18 0.18 0.18 (e) Return on Assets 1.62 1.60 1.58 1.38 1.62 18. Public Shareholding		47000.05	47040.00	47000 OF	47040.00	45049.00
(c) % of Gross NPA						
(d) % of Net NPA						
(e) Return on Assets 1.62 1.60 1.58 1.38 1.62 18. Public Shareholding	· /					
- No. of shares						
- Percentage of Shareholding 20 20 20 20 20 20 20 20 20 20 20 20 20	18. Public Shareholding					
19. Promoters and Promoter Group Share holding a) Pledged / Encumbered - Number of Shares - Percentage of Shares (as a % of the total share holding of promoter and promoter group) - Percentage of Shares (as a % of the total share capital of the Company) b) Non - encumbered - Number of Shares - Percentage of Shares (as a % of the total share capital of the Company) b) Non - encumbered - Number of Shares - Percentage of Shares (as a % of the total shareholding of promoter and promoter group) - Percentage of Shares (as a % of the total shareholding of promoter and promoter group) - Percentage of Shares (as a % of the total share capital of the Company)  80 80 80 80 80		85950000	85950000	85950000	85950000	85950000
holding a) Pledged / Encumbered - Number of Shares - Percentage of Shares ( as a % of the total shareholding of promoter and promoter group) - Percentage of Shares (as a % of the total share capital of the Company) b) Non - encumbered - Number of Shares - Percentage of Shares ( as a % of the total shareholding of promoter and promoter group) - Percentage of Shares ( as a % of the total shareholding of promoter and promoter group) - Percentage of Shares (as a % of the total shareholding of promoter and promoter group) - Percentage of Shares (as a % of the total share capital of the Company)  80 80 80 80 80	- Percentage of Shareholding	20	20	20	20	20
a) Pledged / Encumbered  - Number of Shares  - Percentage of Shares ( as a % of the total shareholding of promoter and promoter group)  - Percentage of Shares (as a % of the total share capital of the Company)  b) Non - encumbered  - Number of Shares  - Number of Shares ( as a % of the total shareholding of promoter and promoter group)  - Percentage of Shares ( as a % of the total shareholding of promoter and promoter group)  - Percentage of Shares ( as a % of the total shareholding of promoter and promoter group)  - Percentage of Shares ( as a % of the total shareholding of the Company)  80  80  80  80  80  80						
- Number of Shares - Percentage of Shares ( as a % of the total shareholding of promoter and promoter group) - Percentage of Shares (as a % of the total share capital of the Company) b) Non - encumbered - Number of Shares - Percentage of Shares ( as a % of the total shareholding of promoter and promoter group) 100 100 100 100 100 100 100 100 100 10						
- Percentage of Shares ( as a % of the total shareholding of promoter and promoter group)  - Percentage of Shares (as a % of the total share capital of the Company)  b) Non - encumbered  - Number of Shares  - Percentage of Shares ( as a % of the total shareholding of promoter and promoter group)  - Percentage of Shares ( as a % of the total shareholding of promoter and promoter group)  - Percentage of Shares (as a % of the total share capital of the Company)  80  80  80  80  80  80	, 0					
total shareholding of promoter and promoter group)  - Percentage of Shares (as a % of the total share capital of the Company)  b) Non - encumbered  - Number of Shares  - Percentage of Shares (as a % of the total shareholding of promoter and promoter group)  - Percentage of Shares (as a % of the total shareholding of promoter and promoter group)  - Percentage of Shares (as a % of the total share capital of the Company)  80  80  80  80  80  80						
Section   Sect						
- Percentage of Shares (as a % of the total share capital of the Company)  b) Non - encumbered  - Number of Shares  - Percentage of Shares (as a % of the total shareholding of promoter and promoter group)  - Percentage of Shares (as a % of the total shareholding of Shares (as a % of the total shareholding of the Company)  80  80  80  80  80  80  80	• • •			Nil		
share capital of the Company)         share capital of the Company)           b) Non - encumbered         500 modes           - Number of Shares         343820000						
b) Non - encumbered	,					
- Percentage of Shares ( as a % of the total shareholding of promoter and promoter group)  - Percentage of Shares (as a % of the total share capital of the Company)  80  80  80  80  80						
total shareholding of promoter and promoter group) 100 100 100 100 100 100 100 100 100 10		343820000	343820000	343820000	343820000	343820000
group)         100         100         100         100         100           - Percentage of Shares (as a % of the total share capital of the Company)         80         80         80         80         80         80						
- Percentage of Shares (as a % of the total share capital of the Company) 80 80 80 80 80	<b>.</b> .		. = -	. = -		. = -
share capital of the Company)         80         80         80         80		100	100	100	100	100
1 1 77	,	80	80	80	80	80
	* Not Annualised	00	30	00	00	30