

INDIAN BANK

Unaudited (Reviewed) Financial Results for the quarter ended 30th June, 2009

(Rs. in Lakhs)			
Particulars	3 months ended		Year ended
	30.06.2009	30.06.2008	31.03.2009
	(Reviewed)	(Reviewed)	(Audited)
1. Interest earned (a)+(b)+(c)+(d)	188023.85	150177.71	683032.99
(a) Interest/discount on advances/bills	141934.81	104656.57	508678.09
(b) Income on investments	44503.89	44141.06	168733.36
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1585.15	1380.08	5621.54
(d) Others	0.00	0.00	0.00
2. Other Income	35015.52	24321.59	103544.47
3. Total Income (1 + 2)	223039.37	174499.30	786577.46
4. Interest Expended	114256.41	96225.23	422181.82
5. Operating Expenses (i) + (ii)	45734.27	34611.16	158812.62
(i) Employees cost	34522.72	24780.76	115276.16
(ii) Other Operating expenses	11211.55	9830.40	43536.46
6. Total Expenditure (4 + 5) excluding provisions and contingencies	159990.68	130836.39	580994.44
7. Operating Profit before Provisions and Contingencies (3-6)	63048.69	43662.91	205583.02
8. Provisions (other than tax) and Contingencies	12085.90	16900.44	27023.74
9.** Exceptional items	0.00	0.00	0.00
10 Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	50962.79	26762.47	178559.28
11. Tax expense	17796.61	5000.00	54026.98
12. Net profit from Ordinary Activities after tax (10-11)	33166.18	21762.47	124532.30
13. Extraordinary items (net of tax expense)	0.00	0.00	0.00
14. Net Profit for the period (12-13)	33166.18	21762.47	124532.30
15. Paid-up equity share capital (Face Value of each share - Rs.10)	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
17. Analytical Ratios			
(i) Percentage of shares held by Government of India	80	80	80
(ii) a) Capital Adequacy Ratio (Basel I)	13.68%	12.06%	13.27%
b) Capital Adequacy Ratio (Basel II)	14.23%	11.91%	13.98%
(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)	*7.44	*4.83	27.96
(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)	*7.44	*4.83	27.96
(iv) NPA Ratios			
(a) Gross NPA	47437.38	42061.34	45918.00
(b) Net NPA	20589.33	7571.36	9381.00
(c) % of Gross NPA	0.91	0.95	0.89
(d) % of Net NPA	0.40	0.17	0.18
(e) Return on Assets	1.54	1.23	1.62
18. Public Shareholding			
- No. of shares	85950000	85950000	85950000
- Percentage of Shareholding	20	20	20
19. Promoters and Promoter Group Share holding			
a) Pledged / Encumbered			
- Number of Shares	Nil	Nil	Nil
- Percentage of Shares (as a % of the total share holding of promoter and promoter group)	Nil	Nil	Nil
- Percentage of Shares (as a % of the total share capital of the Company)	Nil	Nil	Nil
b) Non - encumbered			
- Number of Shares	343820000	343820000	343820000
- Percentage of Shares (as a % of the total share holding of promoter and promoter group)	100	100	100
- Percentage of Shares (as a % of the total share capital of the Company)	80	80	80

* Not Annualised