

INDIAN BANK
Reviewed Financial Results for the quarter/half-year ended 30th September, 2012

Particulars	Quarter ended			Half-Year ended		Year ended
	30.09.2012	30.06.2012	30.09.2011	30.09.2012	30.09.2011	31.03.2012
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1. Interest earned (a)+(b)+(c)+(d)	341038.17	337380.20	303481.52	678418.37	581625.62	1223132.30
(a) Interest/discount on advances/bills	261205.67	260976.49	235617.34	522182.16	451616.82	942386.94
(b) Income on Investments	78818.49	75785.69	67521.66	154604.18	129232.04	279032.50
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1014.01	618.02	342.52	1632.03	776.76	1712.86
(d) Others	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Income	36337.76	22270.22	34231.65	58607.98	59161.73	117983.04
3. Total Income (1 + 2)	377375.93	359650.42	337713.17	737026.35	640787.35	1341116.34
4. Interest Expended	229008.50	222064.74	189944.99	451073.24	365086.48	781332.08
5. Operating Expenses (i) + (ii)	57641.81	53562.23	55680.39	111204.04	105499.02	218699.74
(i) Employees cost [*]	37929.27	* 36914.98	36668.25	* 74844.25	72544.20	148396.24
(ii) Other Operating expenses	19712.54	16647.25	19012.14	36359.79	32954.82	70303.50
6. Total Expenditure (4 + 5) excluding provisions and contingencies	286650.31	275626.97	245626.38	562277.28	470587.50	1000031.82
7. Operating Profit before Provisions and Contingencies (3-6)	90725.62	84023.45	92087.79	174749.07	170199.85	341083.52
8. Provisions (other than tax) and Contingencies	20217.15	14570.23	22033.92	34787.38	39729.72	119527.20
9. Exceptional Items	\$ - 116.55	0.00	0.00	\$ - 116.55	0.00	-5233.00
10 Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	70625.02	69453.22	70053.87	140078.24	130470.13	226789.32
11. Tax expense	20956.95	23278.63	23184.67	44235.58	42907.83	52092.62
12. Net Profit from Ordinary Activities after tax (10-11)	49668.07	46174.59	46869.20	95842.66	87562.30	174696.70
13. Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
14. Net Profit for the period (12-13)	49668.07	46174.59	46869.20	95842.66	87562.30	174696.70
15. Paid-up equity share capital (Face Value of each share - ₹10/-)	42977.00	42977.00	42977.00	42977.00	42977.00	42977.00
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	# 881749.13	880763.44	749677.34	# 881749.13	749677.34	880763.44
17. Analytical Ratios						
(i) Percentage of shares held by Government of India	80	80	80	80	80	80
(ii) a) Capital Adequacy Ratio (Basel I)	12.13%	12.29%	11.62%	12.13%	11.62%	12.67%
b) Capital Adequacy Ratio (Basel II)	12.96%	12.98%	12.23%	12.96%	12.23%	13.47%
(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)	** 11.29	**10.47	**10.64	**21.76	**19.83	39.57
(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)	** 11.29	**10.47	**10.64	**21.76	**19.83	39.57
(iv) NPA Ratios						
(a) Gross NPA	197976.00	155387.36	104755.29	197976.00	104755.29	185077.37
(b) Net NPA	126012.13	96307.84	59599.31	126012.13	59599.31	119883.00
(c) % of Gross NPA	2.06	1.66	1.21	2.06	1.21	2.03
(d) % of Net NPA	1.33	1.04	0.69	1.33	0.69	1.33
(e) Return on Assets	1.33	1.27	1.42	1.30	1.37	1.31
18. Public Shareholding						
- No. of shares	85950000	85950000	85950000.00	85950000	85950000	85950000
- Percentage of Shareholding	20	20	20	20	20	20
19. Promoters and Promoter Group Shareholding						
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 Bank)						
b) Non - encumbered						
- Number of Shares	343820000	343820000	343820000	343820000	343820000	343820000
- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	100	100	100	100	100	100
- Percentages of Shares (as a % of the total share capital of the Bank)	80	80	80	80	80	80
* Net of ₹ 1759.54 lakhs recouped from staff welfare fund pertaining to previous years						
\$ Represents Net Profit for the period from 01.04.2011 to 05.09.2012, of wholly owned Subsidiary M/s Indfund Mangement Ltd, merged with the Bank (Refer Note No.5)						
# Includes Revenue Reserve ₹ 985.69 lakhs of M/s Indfund Management Ltd merged with the Bank as on 01.04.2011. (Refer Note No.5)						
** Not annualised						

