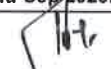




		Quarter ended			Half Year ended		Rs in lakhs
		30.09.2020	30.06.2020	30.09.2019*	30.09.2020	30.09.2019*	Year ended 31.03.2020*
		CONSOLIDATED					
Particulars		(Reviewed)	(Unaudited)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	1005948.41	1012278.72	530764.69	2018227.13	1044522.98	2140128.36
	(a) Interest/discount on advances/bills	714809.04	714907.48	399414.11	1429716.52	784589.04	1593311.99
	(b) Income on investments	279476.24	277486.49	126661.29	556962.73	250986.46	527505.96
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	9951.79	18025.12	4270.60	27976.91	8098.76	17742.66
	(d) Others	1711.34	1859.63	418.69	3570.97	848.72	1567.75
2	Other Income	173709.47	143330.49	73949.01	317039.96	143674.94	332550.01
A	Total Income (1 + 2)	1179657.88	1155609.21	604713.70	2335267.09	1188197.92	2472678.37
3	Interest Expended	591234.35	624554.19	344425.27	1215788.54	679604.13	1379751.49
4	Operating Expenses (e) + (f)	286958.97	253754.16	110089.44	540713.13	220858.72	443270.79
	(e) Employees cost	175796.55	166076.05	58703.29	341872.60	125822.42	247833.65
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown separately)	111162.42	87678.11	51386.15	198840.53	95036.30	195437.14
B	Total Expenditure (3 + 4) (excluding provisions and contingencies)	878193.32	878308.35	454514.71	1756501.67	900462.85	1823022.28
C	Operating Profit (A-B) (Profit before Provisions and Contingencies)	301464.56	277300.86	150198.99	578765.42	287735.07	649656.09
D	Provisions (other than tax) and Contingencies	228424.66	213904.91	90940.47	442329.57	170425.88	511826.56
	of which provisions for Non-Performing Assets	188032.42	182982.91	72099.48	371015.33	120324.81	432884.78
E	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
F	Profit from ordinary activities before tax (C-D-E)	73039.90	63395.95	59258.52	136435.85	117309.19	137829.53
G	Provision for Taxes	30625.19	24939.81	23379.88	55565.00	44806.16	62021.95
H	Net Profit from Ordinary Activities after tax(F-G)	42414.71	38456.14	35878.64	80870.85	72503.03	75807.58
I	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
J	a) Net Profit for the period (H-I)	42414.71	38456.14	35878.64	80870.85	72503.03	75807.58
	Share of earning in Associates(RRBs)	3419.96	4661.24	8401.56	8081.20	11287.00	10394.92
	Less: Minority Interest	45.09	20.54	7.85	65.63	39.90	69.36
	b) Net Profit for the period (after Minority Interest)	45789.58	43096.84	44272.35	88886.42	83750.13	86133.14
5	Paid-up equity share capital (Face Value of each share - ₹10/-)	112936.66	112936.66	49153.46	112936.66	49153.46	60880.06
6	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1917093.37	1917093.37	1614013.09	1917093.37	1614013.09	1917093.37
7	Analytical Ratios						
	(i) Percentage of shares held by Government of India	88.06	88.06	79.62	88.06	79.62	83.46
	(ii) Capital Adequacy Ratio (Basel III)	14.22%	13.64%	14.93%	14.22%	14.93%	14.57%
	a) Common Equity Tier (CET) 1 Ratio	11.16%	10.49%	12.80%	11.16%	12.80%	12.23%
	b) Additional Tier 1 Ratio	0.17%	0.17%	0.31%	0.17%	0.31%	0.30%
	(iii) Earnings Per Share						
	(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)	**4.05	**3.82	**9.01	**7.87	**17.15	16.38
	(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)	**4.05	**3.82	**9.01	**7.87	**17.15	16.38
	(iv) (a) Amount of gross non-performing assets	3622313.14	3999006.14	1401069.88	3622313.14	1401069.88	1417587.63
	(b) Amount of net non-performing assets	1005221.97	1275473.78	661347.32	1005221.97	661347.32	618423.77
	(c) % of Gross NPAs	9.90	10.90	7.21	9.90	7.21	6.88
	(d) % of Net NPAs	2.96	3.76	3.54	2.96	3.54	3.13
	(v) Return on Assets (annualised %)	0.31	0.30	0.61	0.31	0.58	0.29
	** Not annualised						
*figures of 30.09.2019 and 31.03.2020 are related to standalone Indian Bank financials for pre-amalgamation period, hence not comparable with post amalgamation financials of June and Sep 2020.							


K Ramachandran
Executive Director


Shenvy Vishwanath V
Executive Director


M K Bhattacharya
Executive Director


Padmaja Chunduru
Managing Director & CEO

 Place : Chennai
Date : 22.10.2020
