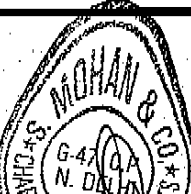
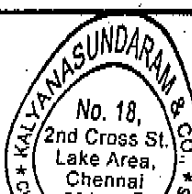
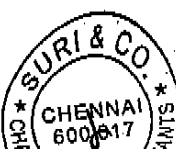
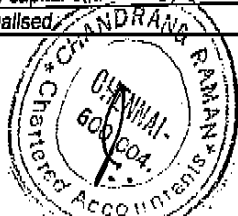
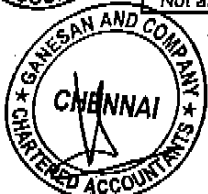


INDIAN BANK **Audited Financial Results for the year ended 31st March, 2011**

(₹ in Lakhs)

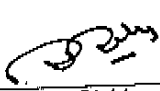
Particulars	Quarter ended		Year ended	
	31.03.2011	31.03.2010	31.03.2011	31.03.2010
	(Audited)	(Audited)	(Audited)	(Audited)
1. Interest earned (a)+(b)+(c)+(d)	259418.14	200258.94	938102.80	771436.95
(a) Interest/discount on advances/bills	198426.09	150257.92	709760.54	579982.85
(b) Income on investments	60515.38	48927.63	223025.03	185468.72
(c) Interest on balances with Reserve Bank of India and other Inter bank funds	476.67	1071.39	3317.23	5985.38
(d) Others	0.00	0.00	0.00	0.00
2. Other Income	27161.97	31515.84	118188.85	131640.80
3. Total Income (1 + 2)	286580.11	231772.78	1054291.65	903077.75
4. Interest Expended	148317.09	109076.03	532491.59	455318.38
5. Operating Expenses (i) + (ii)	47960.95	35462.86	192631.64	173024.59
(i) Employees cost	30918.34	21501.81	133268.51	121239.27
(ii) Other Operating expenses	17042.61	13961.05	59363.13	51785.32
6. Total Expenditure (4 + 5) excluding provisions and contingencies	196278.04	144538.89	725123.23	628342.97
7. Operating Profit before Provisions and Contingencies (3-6)	90302.07	87233.89	329168.42	274734.78
8. Provisions (other than tax) and Contingencies	12679.73	21355.94	65722.38	39574.06
9. Exceptional items	0.00	0.00	0.00	0.00
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	77622.34	65877.95	263446.04	235160.72
11. Tax expense	33736.60	24881.98	92038.58	79662.01
12. Net Profit from Ordinary Activities after tax (10-11)	43885.74	40995.97	171407.46	155498.71
13. Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00
14. Net Profit for the period (12-13)	43885.74	40995.97	171407.46	155498.71
15. Paid-up equity share capital (Face Value of each share - Rs.10/-)	42977.00	42977.00	42977.00	42977.00
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	749677.34	621725.30	749677.34	621725.30
17. Analytical Ratios				
(i) Percentage of shares held by Government of India	80	80	80	80
(ii) a) Capital Adequacy Ratio (Basel I)	12.83%	12.16%	12.83%	12.16%
b) Capital Adequacy Ratio (Basel II)	13.56%	12.71%	13.56%	12.71%
(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)	*9.94	*9.27	38.79	35.09
(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)	*9.94	*9.27	38.79	35.09
(iv) NPA Ratios				
(a) Gross NPA	74030.82	51009.88	74030.82	51009.88
(b) Net NPA	39703.92	14493.13	39703.92	14493.13
(c) % of Gross NPA	0.98	0.81	0.98	0.81
(d) % of Net NPA	0.53	0.23	0.53	0.23
(e) Return on Assets	1.46	1.66	1.53	1.67
18. Public Shareholding	85950000	85950000	85950000	85950000
- No. of shares	20	20	20	20
- Percentage of Shareholding				
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
- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	100	100	100	100
- Percentage of Shares (as a % of the total share capital of the Bank)	80	80	80	80
* Not annualised.				

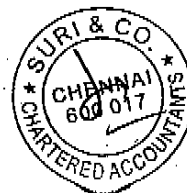
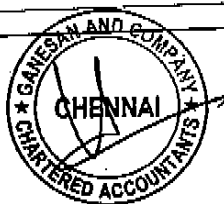


₹ in Lakhs

INDIAN BANK

Segment Reporting

Particulars	3 Months ended		Year Ended	
	31.03.2011 (Audited)	31.03.2010 (Audited)	31.03.2011 (Audited)	31.03.2010 (Audited)
Part A - Business Segments				
I. Segment Revenue				
(a) Treasury Operations	635 04.46	534 37.81	2426 61.71	2293 71.15
(b) Corporate Banking	1265 69.10	947 76.94	4598 91.61	3574 99.92
(c) Retail Banking	944 48.60	815 67.77	3456 87.60	3100 15.46
(d) Other Banking Operations	20 57.95	19 90.26	60 50.73	61 91.22
Total	2865 80.11	2317 72.78	10542 91.65	9030 77.75
Less: Inter Segment Revenue	2865 80.11	2317 72.78	10542 91.65	9030 77.75
Net Sales/Income from operations				
2. Segment Results (Profit)				
(a) Treasury Operations	158 56.50	165 25.72	641 73.00	712 84.34
(b) Corporate Banking	432 94.38	372 22.67	1558 47.41	1110 19.94
(c) Retail Banking	290 93.24	314 95.24	1030 97.28	862 39.28
(d) Other Banking Operations	20 57.95	19 90.26	60 50.73	61 91.22
Total	903 02.07	872 33.89	3291 68.42	2747 34.78
Less: (i) Interest	126 79.73	213 55.94	657 22.38	395 74.06
(ii) Other Un-allocable Expenditure				
(iii) Un-allocable income	776 22.34	658 77.95	2634 46.04	2351 60.72
Total Profit Before Tax				
3. Capital Employed				
(Segment Assets - Segment Liabilities)				
(a) Treasury Operations	3874 93.49	2226 60.86	3874 93.49	2226 60.86
(b) Corporate Banking	2831 20.74	3287 00.90	2831 20.74	3287 00.90
(c) Retail Banking	2767 45.27	2599 22.12	2767 45.27	2599 22.12
(d) Other Banking Operations	31 61.90	16 85.98	31 61.90	16 85.98
(e) Unallocated	15 89.03	142 41.25	15 89.03	142 41.25
Total	9521 10.43	8272 11.11	9521 10.43	8272 11.11
Part B - Geographic Segments				
I. Revenue				
a) Domestic Operations	2818 72.60	2277 76.91	10361 75.27	8865 06.14
b) Foreign Operations	47 07.51	39 95.87	181 16.38	165 71.61
Total	2865 80.11	2317 72.78	10542 91.65	9030 77.75
II. Assets				
a) Domestic Operations	117374 20.50	97436 46.81	117374 20.50	97436 46.81
b) Foreign Operations	4344 10.08	3952 84.66	4344 10.08	3952 84.66
Total	121718 30.58	101389 31.47	121718 30.58	101389 31.47
Segment Revenue and expenses have been apportioned on the basis of segment assets, wherever direct allocation is not possible.				
 Rajeev Rishi Executive Director  V Rama Gopal Executive Director  T M Bhaskar Chairman & Managing Director				
Place : Chennai				
Date : 23 rd April 2011				

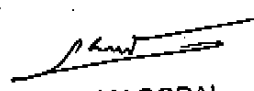


INDIAN BANK STATEMENT OF ASSETS AND LIABILITIES

₹ in lakhs

	Sch. No.	As on 31.03.2011	As on 31.03.2010
CAPITAL & LIABILITIES			
Capital	1	82977.00	82977.00
Reserves and Surplus	2	869133.43	744234.11
Deposits	3	10580418.27	8822765.81
Borrowings	4	210036.94	95735.76
Other Liabilities & Provisions	5	429264.94	393218.79
TOTAL		12171830.58	10138931.47
ASSETS			
Cash & Balances with R B I	6	687793.85	706071.67
Balances with Banks and Money at Call and Short Notice	7	168437.22	105248.40
Investments	8	3478375.90	2826832.84
Advances	9	7524990.56	6214613.23
Fixed Assets	10	160603.92	157955.08
Other Assets	11	151629.13	128210.25
TOTAL		12171830.58	10138931.47

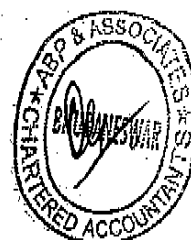
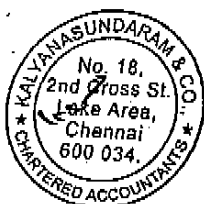
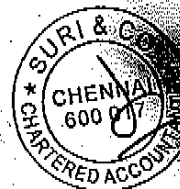

RAJEEV RISHI
EXECUTIVE DIRECTOR


V RAMAGOPAL
EXECUTIVE DIRECTOR


T M BHASIN
CHAIRMAN & MANAGING DIRECTOR



Place: Chennai
Date: 23.04.2011





Notes forming part of Audited Financial Results of the Bank for the year ended March 31, 2011

1. The above audited financial results have been approved by the Board of Directors of the Bank at their Meeting held on 23.04.2011.
2. Board of Directors have recommended dividend of ₹7.50 (75%) per Equity Share and 10 % p.a. for the Perpetual Non-Cumulative Preference Share Capital of ₹400.00 crore held by Government of India.
3. The working results of the Bank for the year ended March 31, 2011 have been arrived at after considering Provision for Non-Performing Advances, Non-Performing Investments, Depreciation on Investments, Standard Advances and other usual and necessary provisions.
4. A sum of ₹92 crore has been charged to Profit & Loss Account towards transitional liability on proportionate basis for the year in compliance with the Revised AS -15 on Employee Benefits and the remaining unrecognized transitional liability is ₹92crore.
5. In accordance with the provision of RBI circular no. DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, an amount of ₹33.20 crore has been charged to Profit & Loss Account for the year towards the additional Gratuity fund requirement of ₹166 crore arising on account of amendment made to Payment of Gratuity Act, 1972, which is being amortised over a period of five years from this year. Remaining unrecognized gratuity fund liability carried forward is ₹ 132.80 crore.
6. In accordance with RBI circular no. DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, one-fifth of the additional pension fund liability of ₹ 813.22 crore towards serving employees, who exercised second option and 100% of such liability of ₹148.38 crore towards retired / separated employees aggregating to ₹ 310.98 crore has been reckoned for this year and after reckoning the available pension fund, a net sum of ₹153.06 crore has been charged to Profit & Loss Account. Unrecognised Pension Fund liability carried forward is ₹ 650.62 crore.
7. During the year, Bank has issued Lower Tier II Bonds for ₹ 500 crores and Upper Tier II Bonds for ₹ 500 crores
8. During the year, Non-Performing Financial Assets aggregating to ₹ 347.40 crore (net of provisions) were sold to Asset Reconstruction Companies. In line with the guidelines of Reserve Bank of India, net surplus ₹ 46.14 crore arising out of these sales is not recognised in Profit and Loss Account and is kept separately.
9. Non Performing Loan Provisioning Coverage Ratio is 84.30% as on 31st March 2011.
10. Corresponding previous period / quarter ended figures have been regrouped / reclassified, wherever necessary.
11. The number of investors' complaints received and disposed off during the period, from 1st January 2011 to 31st March 2011 are as under:

Beginning : Nil	Received : 30	Disposed off : 30	Closing : Nil
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Place: Chennai
Date : 23.04. 2011

Rajeev Rishi
Executive Director



V RamaGopal
Executive Director



T M Dhasin
Chairman & Managing Director

