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Investor Services Cell
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Royapettah
Chennai 600 014

Ref : ISC / 58 / 2013-14

09.05.2013

**The Vice President,
National Stock Exchange of India Limited,
"Exchange Plaza", Bandra Kurla Complex,
Bandra East,
Mumbai - 400 051.**

Dear Sir,

Sub : Corporate Announcement - NSE Symbol : INDIANB.

Anent the above, we enclose the statement showing the Standalone / Consolidated Audited Financial Results of the Bank for the quarter / year ended March 31, 2013, Statement of Assets and Liabilities as on March 31, 2013 and Notes forming part of the Audited Financial Results, approved by the Board of Directors of the Bank at its meeting held on May 09, 2013 at Chennai.

The Board of Directors of the Bank has also, in the meeting held on May 09, 2013 recommended payment of dividend for the year 2012-13 on the Equity and Perpetual Non-Cumulative Preference Share Capital of the Bank as detailed below, subject to declaration of the same by the shareholders of the Bank in the ensuing Annual General Meeting:

1. Equity Dividend of ₹ 6.60 (66%) per Equity Share of face value of ₹ 10/- each.
2. Dividend of ₹ 36.50 (at 9.25% p.a. for the period from April 01, 2012 to September 30, 2012 and at 9.00% p.a. for the period from October 01, 2012 to March 31, 2013) on Perpetual Non-Cumulative Preference Share Capital.

The dividend, if declared at the ensuing Annual General Meeting, will be paid within 30 days from the date of the Annual General Meeting.

We request you to take on record the same.

Yours faithfully,

(A Ganesa Rathnam)

Company Secretary & Compliance Officer

Encl : a/a.



Indian Bank

Audited Financial Results for the quarter/year ended 31st March, 2013

₹ In lakhs

Particulars	Quarter ended		Year ended		Year ended	
	31.03.2013	31.12.2012	31.03.2012	31.03.2013	31.03.2012	31.03.2013
	(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)	(Audited)
	STANDALONE			CONSOLIDATED		
1. Interest earned (a)+(b)+(c)+(d)	358200.55	354645.53	319105.81	1389264.45	1223132.30	1389280.00
(a) Interest/discount on advances/bills	270019.32	268458.60	241353.71	1060660.08	942386.94	1060652.00
(b) Income on investments	84698.75	84517.54	77268.45	323818.47	279032.50	323842.00
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1484.48	1669.39	483.65	4785.90	1712.86	4786.00
(d) Others	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Income	46048.07	24023.00	30696.66	128677.05	117983.04	129340.45
3. Total Income (1 + 2)	402248.62	378668.53	349802.47	1517941.50	1341115.34	1518620.45
4. Interest Expended	245461.74	240302.44	210845.66	936837.42	781332.08	936735.00
5. Operating Expenses (i) + (ii)	100327.85	63554.18	59229.20	275086.08	218699.74	275822.00
(i) Employees cost	78084.38	44460.29	38646.28	197388.92	148396.24	197750.00
(ii) Other Operating expenses	22243.48	19093.89	20582.92	77697.16	70303.50	78072.00
6. Total Expenditure (4 + 5) excluding provisions and contingencies	345789.59	303856.62	270074.86	1211923.50	1000031.82	1212557.00
7. Operating Profit before Provisions and Contingencies (3-6)	56457.02	74811.91	79727.61	306018.00	341083.52	306063.45
8. Provisions (other than tax) and Contingencies	47560.04	41164.95	56184.87	123512.37	119527.20	123458.00
9. Exceptional items	0.00	0.00	0.00	-116.55	-5233.00	-116.55
10. Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	8896.98	33646.96	23542.74	182622.18	226789.32	182722.00
11. Tax expense	-20315.94	588.94	-10999.02	24608.58	52092.62	24537.00
12. Net Profit from Ordinary Activities after tax (10-11)	29212.92	33058.02	34541.76	158113.60	174696.70	158185.00
13. Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
14. (a) Net Profit for the period (12-13)	29212.92	33058.02	34541.76	158113.60	174696.70	158185.00
Share of earning in Associates (RRBs)	0.00	0.00	0.00	0.00	0.00	2778.00
Minority Interest	0.00	0.00	0.00	0.00	0.00	-26.00
14. (b) Net Profit for the period (after Minority Interest)	29212.92	33058.02	34541.76	158113.60	174696.70	160937.00
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)	# 1000906.98	# 881749.13	860763.44	# 1000906.98	880763.44	1012946.16
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)	11.59%	11.61%	12.67%	11.59%	12.67%	11.81%
b) Capital Adequacy Ratio (Basel II)	13.08%	13.07%	13.47%	13.08%	13.47%	13.32%
(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)	**6.53	** 7.42	*7.77	35.80	39.57	36.45
(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)	**6.53	** 7.42	*7.77	35.80	39.57	36.45
(iv) NPA Ratios						
(a) Gross NPA	356546.78	318012.35	165077.37	356546.78	185077.37	360643.00
(b) Net NPA	238429.59	214186.03	119683.00	238429.59	119683.00	238430.00
(c) % of Gross NPA	3.33	3.18	2.03	3.33	2.03	3.36
(d) % of Net NPA	2.26	2.17	1.33	2.26	1.33	2.26
(e) Return on Assets	0.70	0.85	0.99	1.02	1.31	1.04
18. Public Shareholding						
- No. of shares	85950000	85950000	85950000	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
- Percentage 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.

Includes Revenue Reserve ₹ 985.69 lakhs of M/s Indfund Management Ltd merged with the Bank as on 01.04.2011.

** Not annualised

2/5



Particulars	3 Months ended			Year ended		Year ended	
	31.03.2013 (Audited)	31.12.2012 (Reviewed)	31.03.2012 (Audited)	31.03.2013 (Audited)	31.03.2012 (Audited)	31.03.2013 (Audited)	31.03.2012 (Audited)
Part A. Business Segments							
I. Segment Revenue			STANDALONE			CONSOLIDATED	
(a) Treasury Operations	99 016.06	89 958.64	80 823.75	3 51 108.69	2 92 628.81	3 51 108.69	2 92 628.81
(b) Corporate Banking	1 65 133.98	1 57 999.80	1 53 810.37	6 36 087.88	5 93 916.53	6 36 087.88	5 93 916.53
(c) Retail Banking	1 32 316.21	1 29 328.95	1 16 860.46	5 10 199.26	4 45 792.30	5 10 199.26	4 45 792.30
(d) Other Banking operations	5 780.37	1 381.14	- 1 692.11	20 545.67	8 777.70	21 224.22	9 905.36
Total	4 02 246.62	3 78 668.53	3 49 802.47	15 17 941.50	13 41 115.34	15 18 620.05	13 42 243.00
Income from operations	4 02 246.62	3 78 668.53	3 49 802.47	15 17 941.50	13 41 115.34	15 18 620.05	13 42 243.00
2. Segment Results (Profit)							
(a) Treasury Operations	25 744.74	15 114.82	16 506.40	64 004.25	53 203.55	64 004.25	53 203.55
(b) Corporate Banking	14 843.95	33 369.60	37 659.18	1 27 522.20	1 63 083.03	1 27 522.21	1 63 083.03
(c) Retail Banking	10 087.98	24 946.35	27 254.14	93 945.90	1 16 019.24	93 945.90	1 16 019.24
(d) Other Banking Operations	5 780.35	1 381.14	- 1 692.11	20 545.65	8 777.70	20 591.09	9 742.18
Total	56 457.02	74 811.91	79 727.61	3 06 018.00	3 41 083.52	3 06 063.45	3 42 048.00
Add : (i) Other Un-allocable Income	.00	.00	.00	.00	.00	2 778.00	1 928.00
(ii) Exceptional Item				116.55	5 233.00	116.55	5 233.00
(iii) Minority Interest						- 26.00	- 4.00
Less: Other Un-allocable Expenditure	47 560.04	41 164.95	56 184.87	1 23 512.37	1 19 527.20	1 23 458.00	1 20 160.00
Total Profit Before Tax	8 896.98	33 646.96	23 542.74	1 82 622.18	2 26 789.32	1 85 474.00	2 29 045.00
3. Capital Employed							
(Segment Assets - Segment Liabilities)							
(a) Treasury Operations	1 51 234.77	3 22 271.01	2 61 974.65	1 51 234.77	2 61 974.65	1 51 234.77	2 61 974.65
(b) Corporate Banking	6 93 377.74	5 90 160.84	5 98 577.74	6 93 377.74	5 98 577.73	6 93 377.74	5 98 577.74
(c) Retail Banking	5 38 740.99	4 76 464.97	4 56 564.43	5 38 740.99	4 56 564.43	5 38 740.99	4 56 564.43
(d) Other Banking Operations	5 911.47	4 063.09	1 871.23	5 911.47	1 871.23	5 911.47	10 066.11
(e) Unallocated	- 1 92 022.13	- 1 85 353.61	- 2 38 844.25	- 1 92 022.13	- 2 38 844.25	- 1 91 167.72	- 2 36 148.93
Total	11 97 242.84	12 07 606.30	10 80 143.80	11 97 242.84	10 80 143.79	11 98 097.25	10 91 034.00
Part B - Geographic Segments							
I. Revenue							
a) Domestic Operations	3 94 651.21	3 70 830.70	3 36 615.94	14 87 542.03	13 16 827.70	14 88 220.58	13 17 955.36
b) Foreign Operations	7 595.41	7 837.83	13 186.53	30 399.47	24 287.64	30 399.47	24 287.64
Total	4 02 246.62	3 78 668.53	3 49 802.47	15 17 941.50	13 41 115.34	15 18 620.05	13 42 243.00
II. Assets							
a) Domestic Operations	1 54 38 938.24	1 47 30 141.10	1 35 65 927.44	1 54 38 938.24	1 35 65 927.44	1 54 39 792.65	1 35 72 969.46
b) Foreign Operations	8 43 322.24	7 61 215.07	5 75 992.54	8 43 322.24	5 75 992.54	8 43 322.24	5 75 992.54
Total	1 62 82 260.48	1 54 91 356.17	1 41 41 919.98	1 62 82 260.48	1 41 41 919.98	1 62 83 114.89	1 41 48 962.00

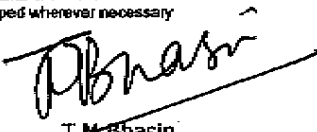
Segment Revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible

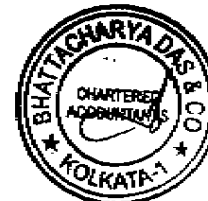
Figures of 31st March 2012 have been rearranged and regrouped wherever necessary

Place: Chennai
Date: 09.05.2013


Raj Kumar
Executive Director


Rajeev Rishi
Executive Director


T. H. Bhasin
Chairman & Managing Director



STATEMENT OF ASSETS LIABILITIES

Rs. in lakhs

	As on 31.03.2013	As on 31.03.2012
CAPITAL & LIABILITIES		
Capital	82977.00	82977.00
Reserves and Surplus	1114265.82	997166.79
Deposits	14198015.50	12080379.95
Borrowings	286256.01	487286.44
Other Liabilities & Provisions	600746.15	494109.80
TOTAL	16282260.48	14141919.98
ASSETS		
Cash & Balances with R B I	706424.35	631887.20
Balances with Banks and Money at Call and Short Notice	257443.95	249449.05
Investments	4180497.85	3797602.96
Advances	10564254.68	9032359.95
Fixed Assets	169051.20	163069.21
Other Assets	404588.45	267551.61
TOTAL	16282260.48	14141919.98
Contingent Liabilities	3631305.83	4805132.69
Bills for Collection	298042.05	238326.57

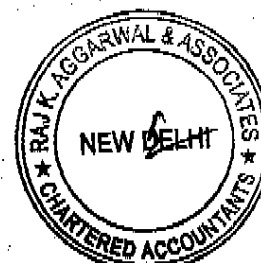
Place: Chennai

Date: 09.05.2013


B. Raj Kumar
Executive Director


Rajeev Rishi
Executive Director


M. Bhasin
Chairman & Managing Director



4/5

Indian Bank
Corporate Office, Chennai

Notes forming part of the Audited Financial Results of the Bank (standalone basis) for the quarter / year ended March 31, 2013

1. The above audited financial results have been reviewed by the Audit Committee of Board in its meeting held on May 08, 2013 and approved by the Board of Directors in its meeting held on May 09, 2013. The financial results have been prepared following same accounting policies and practices as those followed in the annual financial statement for the year ended March 31, 2012.
2. The figures of last quarter are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the third quarter of the current financial year.
3. The working results of the Bank has been arrived at after considering provisions for Non-Performing Advances, Non-Performing Investments, Standard Advances and depreciation on Investments and other usual and necessary provisions.
4. The Board of Directors of the Parent has, for the year 2012-13 recommended a dividend of ₹ 6.60 (66%) per Equity Share. The Board has also recommended a dividend of 9.25% p.a. for the period from April 2012 to September 2012 and 9.00% p.a. for the period from October 2012 to March 2013 on the Perpetual Non-Cumulative Preference Share Capital of ₹ 400.00 crore.
5. In accordance with the guidelines of RBI Circular No.DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011 on Second Option Pension and enhancement in Gratuity Limits pertaining to existing employees, an amount of ₹ 162.65 crore and ₹ 33.20 crore towards Pension and Gratuity, respectively have been charged to Profit and Loss Account, being the proportionate amount for the current year by the Bank. Remaining unrecognized liability pending amortization is ₹ 325.29 crore and ₹ 66.40 crore towards Second Option Pension and Gratuity, respectively.
6. During the year, pursuant to a Scheme of Amalgamation, with Appointed Date as April 01, 2011, sanctioned by the Hon'ble Bombay High Court vide Court Order dated August 31, 2012, the wholly owned Subsidiary Company of the Bank M/s Indfund Management Limited (IFML) had been merged with the Bank on September 05, 2012 (Effective Date) and accordingly, the Reserves and Surplus of the Bank increased by ₹ 9.86 crore and an amount of ₹ 1.17 crore, being Net Profit of IFML from 01.04.2011 to 05.09.2012, has been taken to Bank's Net Profit for the year under review.
7. Non Performing Loan Provision Coverage Ratio is 60.14% as on March 31, 2013.
8. Corresponding period / year figures have been regrouped / reclassified, wherever necessary.
9. The number of investors' complaints received and disposed off during the period from January 01, 2013 to March 31, 2013:

Beginning : Nil	Received : 19	Resolved : 19	Closing : Nil
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[Signature]

B Raj Kumar
Executive Director

Place : Chennai

Date : May 09, 2013

[Signature]

Rajeev Rishi
Executive Director

[Signature]

T M Bhasin
Chairman & Managing Director



5/5