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Royapettah
Chennai 600 014

Ref : ISC / 103 / 2018-19

11.05.2018

The Vice President National Stock Exchange of India Limited "Exchange Plaza", Bandra Kurla Complex Bandra East Mumbai - 400 051.	The Manager BSE Limited Phiroze Jeejibhai Towers Dalal Street Mumbai - 400 001
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Dear Sir,

Sub : Corporate Announcement - NSE Symbol : INDIANB - Scrip Code: 532814.

We refer to our letter dated 10.05.2018, enclosing the Standalone / Consolidated Audited Financial Results of the Bank for the quarter / year ended March 31, 2018 along with segment results, statement of assets and liabilities and Auditors Report.

Inadvertently due to clerical error, EPS annualized is given instead of not annualized under S.No. 7(iii) (a) & 7(iii)(b) for the quarter ended 31.03.2018 as under;

S.No.	Details for the quarter ended 31.03.2018	Reported	Revised
7(iii)(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)	10.99	2.75
7(iii)(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)	10.99	2.75

We submit our revised financial results for the quarter / year ended March 31, 2018 with that only change.

We request you to take on record the above. Inconvenience caused regretted.

Yours faithfully,

(Bimal Shah)

Company Secretary & Compliance Officer

Encl : a/a.

Reviewed Financial Results for the Quarter / Year ended 31st March 2018

₹ in lakhs								
	Particulars	Quarter ended			Year ended		Year ended	
		31.03.2018	31.12.2017	31.03.2017	31.03.2018	31.03.2017	31.03.2018	31.03.2017
		STANDALONE					CONSOLIDATED	
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)		
1	Interest earned (a)+(b)+(c)+(d)	446388.63	435422.03	401650.48	1711364.69	1603974.55	1711532.34	1603922.10
	(a) Interest/discount on advances/bills	309747.56	302945.52	275856.69	1185714.13	1146132.08	1185885.62	1146117.86
	(b) Income on investments	134285.75	129647.44	121568.64	511315.22	442395.17	511311.38	442395.23
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	1902.63	2334.81	3572.97	12164.59	12558.91	12164.59	12558.91
	(d) Others	452.69	494.26	652.18	2170.75	2888.39	2170.75	2850.10
2	Other Income	49031.00	54885.41	58538.90	240583.73	221137.16	241659.03	222239.54
A	Total Income (1 + 2)	495420.53	490307.44	460189.38	1951948.42	1825111.71	1953191.37	1826161.64
3	Interest Expended	282617.23	273152.55	263159.84	1085009.31	1089369.06	1085127.86	1089145.62
4	Operating Expenses (e) + (f)	96426.46	96232.52	90014.73	366840.13	335671.96	367331.94	336345.68
	(e) Employees cost	54836.54	53119.83	51426.80	210025.38	199148.66	210464.08	199536.33
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown separately)	41589.92	43112.69	38587.93	156814.75	136523.30	156867.86	136809.35
B	Total Expenditure (3 + 4) (excluding provisions and contingencies)	379043.69	369385.07	353174.57	1451849.44	1425041.02	1452459.80	1425491.30
C	Operating Profit (A-B) before Provisions and Contingencies (Profit)	116376.84	120922.37	107014.81	500098.98	400070.69	500731.57	400670.34
D	Provisions (other than tax) and Contingencies of which provisions for Non-Performing Assets	154633.68	91812.06	80691.07	392456.76	224247.06	392508.91	224094.22
E	Exceptional Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F	Profit from ordinary activities before tax (C-D-E)	-38256.84	29110.31	26323.74	107642.22	175823.63	108222.66	176576.12
G	Provision for Taxes	-51454.92	-1196.05	-5646.59	-18257.06	35255.91	-18069.69	35284.92
H	Net Profit from Ordinary Activities after tax(F-G)	13198.08	30306.36	31970.33	125899.28	140567.72	126292.35	141291.20
I	Extraordinary Items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
J	a) Net Profit for the period (H-I)	13198.08	30306.36	31970.33	125899.28	140567.72	126292.35	141291.20
	Share of earning in Associates(RRBs)						4837.01	4202.27
	Minority Interest						75.62	187.11
	b) Net Profit for the period (after Minority Interest)	13198.08	30306.36	31970.33	125899.28	140567.72	131053.74	145306.36
5	Paid-up equity share capital (Face Value of each share - ₹10/-)	48029.17	48029.17	48028.17	48029.17	48029.17	48029.17	48029.17
6	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1534668.58	1398129.96	1398129.96	1534668.58	1398129.96	1561370.58	1425313.33
7	Analytical Ratios							
	(i) Percentage of shares held by Government of India	81.87	81.87	82.10	81.87	82.10	81.87	82.10
	(ii) Capital Adequacy Ratio (Basel III)	12.55%	12.44%	13.64%	12.55%	13.64%	12.76%	13.67%
	a) Common Equity Tier (CET) 1 Ratio	11.00%	10.64%	11.82%	11.00%	11.82%	11.22%	12.05%
	b) Additional Tier 1 Ratio	0.33%	0.35%	0.38%	0.33%	0.38%	0.32%	0.38%
	(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)	**2.75	**6.31	**6.66	26.21	29.27	27.29	30.25
	(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)	**2.75	**6.31	**6.66	26.21	29.27	27.29	30.25
	(iv) (a) Amount of gross non-performing assets	1199014.00	959515.32	986513.87	1199014.00	986513.87	1202020.99	989329.00
	(b) Amount of net non-performing assets	595957.20	489860.21	560656.51	595957.20	560656.51	598964.19	563471.00
	(c) % of Gross NPAs	7.37	6.27	7.47	7.37	7.47	7.39	7.49
	(d) % of Net NPAs	3.81	3.30	4.39	3.81	4.39	3.83	4.41
	(v) Return on Assets (annualised %)	0.21	0.50	0.59	0.53	0.67	0.53	0.67
	** Not annualised							

**Col 7(a)&(b) for QE 31.03.2018 - changed from 10.99 (annualised) to 2.75 (not annualised). The same is due to clerical error. Inconvenience regretted.

Place : Chennai
Date : 10.05.2018

M K Bhattacharya
Executive Director

A S Rajeev
Executive Director

Kishor Kharat
Managing Director & CEO

