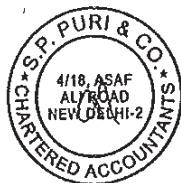


	Particulars	Quarter ended			Year ended		Year ended	
		31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014	31.03.2015	31.03.2014
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
		STANDALONE			CONSOLIDATED			
1	Interest earned (a)+(b)+(c)+(d)	395637.00	396371.89	391089.92	1686293.99	1624920.62	1686336.67	1624942.71
	(a) Interest/discount on advances/bills	301142.46	302724.97	293640.88	1207446.91	1141713.30	1207488.44	1141729.68
	(b) Income on investments	91298.18	88770.35	94483.08	362290.32	372812.99	362290.37	372818.80
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	3196.36	4876.57	2945.98	15556.76	10394.23	15556.76	10394.23
	(d) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Other Income	45411.97	35775.05	32413.78	136335.65	137168.40	137220.70	137803.27
3	Total Income (1 + 2)	441048.97	432146.94	423483.70	1721629.64	1662088.92	1722556.27	1662745.98
4	Interest Expended	284843.50	285870.14	283299.84	1139165.46	1088878.68	1138976.47	1088747.40
5	Operating Expenses (i) + (ii)	74480.63	66822.92	69841.72	281092.59	283150.26	282538.97	283793.67
	(i) Employees cost	43585.42	41728.53	44124.99	174258.92	192879.19	174625.26	193030.68
	(ii) Other Operating expenses	30895.21	25094.39	25716.73	106833.67	90471.07	107913.71	90762.99
6	Total Expenditure (4 + 5) excluding provisions and contingencies	359324.13	352693.06	353141.56	1420258.05	1372028.92	1421516.44	1372541.07
7	Operating Profit before Provisions and Contingencies (3-6)	81724.84	79453.88	70342.14	301371.69	290060.00	301040.83	290204.91
8	Provisions (other than tax) and Contingencies	56256.73	37027.54	59392.18	154509.02	142492.88	153239.33	142569.65
9	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	25468.11	42426.34	10949.96	146862.67	147567.12	147801.50	147635.26
11	Tax expense	4852.29	14673.92	-16178.88	46345.13	31672.62	46455.77	31673.99
12	Net Profit from Ordinary Activities after tax (10-11)	20616.82	27752.42	27128.84	100517.44	115894.50	101345.73	115961.27
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	a) Net Profit for the period (12-13)	20616.82	27752.42	27128.84	100517.44	115894.50	101345.73	115961.27
	Share of earning in Associates (RRBs)	0.00	0.00	0.00	0.00	0.00	3705.92	2974.35
	Minority Interest	0.00	0.00	0.00	0.00	0.00	-175.38	-10.56
	b) Net profit for the period (after Minority Interest)	20616.82	27752.42	27128.84	100517.44	115894.50	104876.27	118926.06
15	Paid-up equity share capital (Face Value of each share - ₹10/-)	48029.17	46484.85	46484.85	48029.17	46484.85	48029.17	46484.85
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1207744.81	1107073.21	1107073.21	1207744.81	1107073.21	1227123.89	1122333.00
17	Analytical Ratios							
	(i) Percentage of shares held by Government of India	82.10	81.51	81.51	82.10	81.51	82.10	81.51
	(ii) a) Capital Adequacy Ratio (Basel II)	13.24%	13.43%	13.10%	13.24%	13.10%	13.40%	13.22%
	b) Capital Adequacy Ratio (Basel III)	12.86%	13.06%	12.64%	12.86%	12.64%	13.01%	12.76%
	(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)	**4.43	**5.97	**6.01	21.62	26.07	22.55	26.87
	(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)	**4.43	**5.97	**6.01	21.62	26.07	22.55	26.87
	(iv) NPA Ratios							
	(a) Gross NPA	567044.06	546105.05	456220.16	567044.06	456220.16	569584.30	460307.10
	(b) Net NPA	314695.63	323514.17	276363.71	314695.63	276363.71	314695.63	276363.71
	(c) % of Gross NPA	4.40	4.52	3.67	4.40	3.67	4.41	3.70
	(d) % of Net NPA	2.50	2.74	2.26	2.50	2.26	2.50	2.26
	(e) Return on Assets	0.44	0.60	0.60	0.54	0.67	0.55	0.68
18	Public Shareholding							
	- No. of shares	85950000	85950000	85950000	85950000	85950000	85950000	85950000
	- Percentage of Shareholding	17.90	18.49	18.49	17.90	18.49	17.90	18.49
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	394341651	378898488	378898488	394341651	378898488	394341651	378898488
	- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	100	100	100	100	100	100	100
	- Percentage of Shares (as a % of the total share capital of the Bank)	82.10	81.51	81.51	82.10	81.51	82.10	81.51
	** Not annualised							

NIL



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Particulars	Quarter Ended			Year Ended		Year ended	
	31.03.2015 (Audited)	31.12.2014 (Reviewed)	31.03.2014 (Audited)	31.03.2015 (Audited)	31.03.2014 (Audited)	31.03.2015 (Audited)	31.03.2014 (Audited)
Part A. Business Segments							
	STANDALONE						CONSOLIDATED
I. Segment Revenue							
(a) Treasury Operations	99 387.13	1 01 148.40	99 152.00	3 97 083.13	4 20 011.79	3 97 083.13	4 20 011.79
(b) Corporate Banking	1 83 552.74	1 78 311.77	1 82 042.71	7 16 173.29	6 84 368.90	7 16 173.29	6 84 368.90
(c) Retail Banking	1 54 012.05	1 48 647.48	1 34 653.10	5 96 668.77	5 43 791.73	5 96 668.77	5 43 791.73
(d) Other Banking operations	4 097.05	4 039.29	7 635.89	11 704.45	13 916.50	12 631.06	14 573.56
Total	4 41 048.97	4 32 146.94	4 23 483.70	17 21 629.64	16 62 088.92	17 22 556.25	16 62 745.98
Income from operations	4 41 048.97	4 32 146.94	4 23 483.70	17 21 629.64	16 62 088.92	17 22 556.25	16 62 745.98
2. Segment Results (Profit)							
(a) Treasury Operations	26 396.52	15 773.69	17 949.75	67 145.40	84 753.08	67 145.40	84 753.08
(b) Corporate Banking	28 393.64	33 152.44	26 685.37	1 23 834.64	1 09 955.82	1 23 834.64	1 09 955.82
(c) Retail Banking	22 840.28	26 488.45	18 071.14	98 689.73	81 477.68	98 689.73	81 477.68
(d) Other Banking Operations	4 094.40	4 039.30	7 635.88	11 701.82	13 873.42	11 371.07	14 018.33
Total	81 724.84	79 453.88	70 342.14	3 01 371.59	2 90 060.00	3 01 040.84	2 90 204.91
Add : (i) Other Un-allocable Income						3 705.92	2 974.35
(ii) Exceptional Item						- 175.38	- 10.56
(iii) Minority Interest							
Less: Other Un-allocable Expenditure	56 256.73	37 027.54	59 392.18	1 54 509.02	1 42 492.88	153 349.98	1 42 569.65
Total Profit Before Tax	25 468.11	42 426.34	10 949.96	1 46 862.57	1 47 567.12	151 221.40	1 50 599.05
Less : Provisions for taxation	4 852.29	14 673.92	- 16 178.88	46 345.13	31 672.62	46 345.13	31 673.99
Profit after tax	20 615.82	27 752.42	27 128.84	1 00 517.44	1 15 894.50	104 876.27	1 18 925.06
Other Information							
Segment Assets							
(a) Treasury Operations	48 25 097.66	50 10 523.94	48 78 494.06	48 25 097.66	48 78 494.06	48 25 097.66	48 78 494.06
(b) Corporate Banking	80 32 003.23	74 67 352.80	79 06 526.60	80 32 003.23	79 06 526.60	80 32 003.23	79 06 526.60
(c) Retail Banking	65 07 843.89	59 97 923.64	59 48 342.77	65 07 843.88	59 48 342.76	65 07 843.89	59 48 342.77
(d) Other Banking Operations	78.00	78.00	78.00	78.00	78.00	78.00	78.00
(e) Unallocated Corporate Assets	- 81 425.48	- 74 087.40	- 771.34	- 81 425.47	- 771.33	- 16 441.53	- 784.49
Total	192 83 597.30	184 01 790.98	187 32 670.09	192 83 597.30	1 87 32 670.09	193 03 572.41	1 87 48 818.80
Segment Liabilities							
(a) Treasury Operations	47 89 895.71	49 10 019.52	49 53 513.71	47 89 895.71	49 53 513.71	47 89 895.71	49 53 513.71
(b) Corporate Banking	70 34 807.03	65 30 722.09	69 49 411.04	70 34 807.03	69 49 411.04	70 34 807.03	69 49 411.04
(c) Retail Banking	56 73 036.49	52 26 147.17	51 78 318.11	56 73 036.49	51 78 318.11	56 73 036.49	51 78 318.11
(d) Other Banking Operations	0	0	0	0	0	404.75	0
(e) Unallocated Corporate Liabilities	3 02 532.45	2 72 392.72	2 64 323.42	3 02 532.45	2 64 323.42	3 02 532.45	2 65 212.27
(f) Capital, Reserves and Surplus	14 83 325.61	14 62 509.48	13 87 103.81	14 83 325.62	13 87 103.81	15 02 895.98	14 02 363.67
Total	192 83 597.30	1 84 01 790.98	1 87 32 670.09	192 83 597.30	1 87 32 670.09	193 03 572.41	1 87 48 818.80
Part B - Geographic Segments							
I. Revenue							
a) Domestic Operations	4 34 174.15	4 24 357.11	4 14 716.32	16 89 860.15	16 28 661.90	16 90 786.75	16 29 318.96
b) Foreign Operations	7 177.78	7 789.83	8 767.38	31 769.49	33 427.02	31 769.49	33 427.02
Total	4 41 048.97	4 32 146.94	4 23 483.70	17 21 629.64	16 62 088.92	17 22 556.25	16 62 745.98
II. Assets							
a) Domestic Operations	184 70 552.74	1 75 50 258.65	1 78 14 544.27	184 70 552.74	1 78 14 544.27	1 84 82 142.97	1 78 30 692.98
b) Foreign Operations	8 13 044.56	8 51 532.33	9 18 125.82	8 13 044.56	9 18 125.82	8 21 429.44	9 18 125.82
Total	192 83 597.30	1 84 01 790.98	1 87 32 670.09	192 83 597.30	1 87 32 670.09	1 93 03 572.41	1 87 48 818.80

Segment Revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible & figures have been regrouped wherever considered necessary to conform to current quarter classification.

Place: Chennai
Date: 14.05.2015

Mahesh Kumar Jain
Executive Director

B Raj Kumar
Executive Director

T M Bhasin
Managing Director & CEO



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STATEMENT OF ASSETS AND LIABILITIES

(₹ in lakhs)

	As on 31.03.2015 (Audited)	As on 31.03.2014 (Audited)
LIABILITIES		
Capital	48029.17	46484.85
Reserves and Surplus	1435296.45	1340618.96
Deposits	16922527.17	16227481.93
Borrowings	264609.34	496387.20
Other Liabilities & Provisions	613135.18	621697.15
TOTAL	19283597.31	18732670.09
ASSETS		
Cash & Balances with R B I	830106.99	775768.02
Balances with Banks and Money at Call and Short Notice	478010.36	273285.94
Investments	4589860.88	4691041.64
Advances	1258654.58	12220898.58
Fixed Assets	296872.85	293218.20
Other Assets	502391.65	478457.71
TOTAL	19283597.31	18732670.09


MAHESH KUMAR JAIN
EXECUTIVE DIRECTOR


B. RAJ KUMAR
EXECUTIVE DIRECTOR


T. M. BHASIN
MANAGING DIRECTOR & CEO



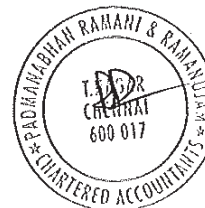
Place: Chennai
Date: . 14.05.2015



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Notes forming part of the Audited Financial Results of the Bank (Standalone basis) for the Quarter / Year ended March 31, 2015

1. The above audited financial results have been reviewed by the Audit Committee of Board and approved by the Board of Directors in their meetings held on May 14, 2015.
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 financial results have been prepared following the same accounting policies and practices as those followed in the Annual Financial Statements for the year ended March 31, 2014, except decrease in provisioning from 25% to 15% for all non performing assets classified as substandard (secured exposure) w.e.f. 01.10.2014 onwards and reversal of excess provision of earlier years on sale of financial assets.
4. The working results of the Bank have been arrived at after considering provisions for Non-Performing Advances, Non-Performing Investments, Standard Advances, Restructured Advances, Provision for exposure to entities with Unhedged Foreign Currency Exposure and Depreciation on Investments and other usual and necessary provisions. Provision for employee benefits pertaining to Pension, Gratuity and Leave Encashment has been made on the basis of actuarial valuation.
5. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liability and made a provision of ₹ 23.20 crore and allocated capital of ₹ 300.75 crore as on 31.03.2015 on Unhedged Foreign Currency Exposure to their constituents in terms of RBI circular dated January 15, 2014.
6. In accordance with the guidelines of RBI Circular No.DBOD.BP.BC.80/21.04.018/2010-11 dated February 09, 2011 on Second Option Pension and enhancement in Gratuity Limits pertaining to existing employees, an amount of ₹ 162.64 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. Upon amortization of the liabilities over last five years, the balance unrecognized liability to be amortized towards Second Option Pension and Gratuity as on March 31, 2015 is NIL.
7. During the quarter, pursuant to Government of India communication letter dated February 09, 2015, conveying its decision to infuse capital funds in the Bank to the tune of ₹ 280 crore by way of issue of equity in favour of the Government of India on preferential basis, 1,54,43,163 equity shares of face value of ₹ 10/- each was issued and allotted at an Issue Price of Rs.181.31 (including premium of Rs.171.31) per share to Government of India on preferential basis on March 31, 2015. Consequently, the Government of India's holding in Bank's equity has increased from 81.51% to 82.10%.
8. The Bank (Parent) has recommended a final dividend of ₹ 4.20 (42%) per equity share of face value of ₹ 10/- each for the year 2014-15.
9. Provision of ₹ 30 crore has been made during the quarter towards arrears for wage revision, which will be effective from November 01, 2012, pending negotiation by IBA. The aggregate provision as on 31.03.2015 is ₹ 290 crore.
10. In accordance with RBI circular DBOD.No.BP.BC.2/21.06.201/2013-14 dated July 01, 2013, banks are required to make quarterly Pillar 3 disclosures under Basel III capital requirements with effect from September 30, 2013. The disclosures are being made available on the Bank's website www.indianbank.in. These quarterly Pillar 3 disclosures have not been subjected to limited review by the Statutory Central Auditors of the Bank.
11. Pursuant to Reserve Bank of India Circular No.DBR.No.BP.BC.79/21.04.048/2014-15 dated March 30, 2015, the Bank has utilized 50% of its floating provision held as at December 31, 2014. Accordingly, an amount of ₹ 46.76 crore out of floating provision of ₹ 93.52 crore held has been utilized towards specific provisions for non performing assets.



12. Non Performing Loan Provision Coverage Ratio is 60.08% as on March 31, 2015.
13. The Bank has no direct exposure to the coal blocks / mines cancelled by the Hon'ble Supreme Court of India. However, the impact, if any, of such cancellation on the valuation of security, penalty imposed and consequent viability of the projects financed by the Bank dependant on such coal blocks / mines, being unascertainable at this stage has not been considered.
14. Figures for the previous periods have been regrouped / reclassified, wherever considered necessary.
15. The number of investors' complaints received and disposed off during the period from January 01, 2015 to March 31, 2015:

Beginning : Nil	Received : 13	Resolved : 13	Closing : Nil
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Mahesh Kumar Jain
Executive Director


B Raj Kumar
Executive Director


T M Bhasin
Managing Director & CEO

Place : Chennai
Date : May 14, 2015

