

Business Standard

THE MARKETS ON MONDAY			chg#
Sensex	80,005.0	▲	602.8
Nifty	24,339.2	▲	158.3
Nifty Futures*	24,482.1	▲	142.9
Dollar	₹84.1		₹84.1 **
Euro	₹90.9		₹91.0 **
Brent crude (\$/bbl)	71.6	##	75.8 **
Gold (10 gm)***	₹77,932.0	▲	₹229.0
*(November) Premium on Nifty Spot; **Previous close; # Over previous close; ## At 9 pm IST; ### Market rate exclusive of VAT; Source: IBIA			



FRONT P1

RECORD ₹4.6 TRN DII INFLOWS FUEL
MKT'S STELLAR LEAP IN SAMVAT 2080

BACK P14

HDFC BANK CAUTIONS
AGAINST DIGITAL ARRESTS



PUBLISHED SIMULTANEOUSLY FROM AHMEDABAD, BENGALURU, BHOPAL, BHUBANESWAR, CHANDIGARH, CHENNAI, HYDERABAD, KOCHI, KOLKATA, LUCKNOW, MUMBAI, NEW DELHI AND PUNE

इंडियन बैंक

Indian Bank

इलाहाबाद

ALLAHABAD

Offers on ROI that realize your dreams

HOME LOAN
8.40%* P.A.

VEHICLE LOAN
8.75%* P.A.

Wishing you a Very
Happy and Prosperous
Diwali

Effortless
Banking.

Easy
Life.



For
Delightful
Returns

Ind Super
400 Days

Super Senior Citizens

8.05%* P.A.

Senior
Citizens
7.80%* P.A.

General
Public
7.30%* P.A.

*T&C apply

Net profit

₹ 2707 Cr
up by 36%

Operating Profit

₹ 4728 Cr
up by 10 %

Net Interest Income

₹ 6194 Cr
up by 8%

Gross Advance

₹ 550644 Cr
up by 12%

RAM

₹ 325050 Cr
up by 14 %

Total Deposit

₹ 693115 Cr
up by 8 %

Gross NPA

3.48%
down by 149 bps

Net NPA

0.27 %
down by 33 bps

Provision Coverage Ratio

97.60 %
up by 196 bps

Digital Transactions

92%
up by 300 bps

Unaudited (Reviewed) Financial Results (Standalone / Consolidated) for the Quarter / Half Year Ended September 30, 2024

(₹ in crore)

Sl. No.	Particulars	Standalone				Consolidated			
		Quarter Ended 30.09.2024 (Reviewed)	Half Year Ended 30.09.2024 (Reviewed)	Quarter Ended 30.09.2023 (Reviewed)	Year ended 31.03.2024 (Audited)	Quarter Ended 30.09.2024 (Reviewed)	Half Year Ended 30.09.2024 (Reviewed)	Quarter Ended 30.09.2023 (Reviewed)	Year ended 31.03.2024 (Audited)
1.	Total income from operations	17769.68	34714.45	15736.23	63481.50	17971.22	35088.98	15929.41	64231.68
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	3629.36	6872.57	2752.08	10951.14	3673.99	6936.92	2776.74	11043.66
3.	Net Profit / (Loss) for the period before Tax (after Exceptional and / or Extraordinary items)	3629.36	6872.57	2752.08	10951.14	3673.99	6936.92	2776.74	11043.66
4.	Net Profit / (Loss) for the period after Tax (after Exceptional and / or Extraordinary items)	2706.44	5109.86	1987.76	8062.94	2799.70	5370.10	2068.49	8419.41
5.	Total Comprehensive Income for the period [comprising profit/(loss) for the period (after tax) and other Comprehensive Income (after tax)]	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2
6.	Paid up Equity Share Capital	1346.96	1346.96	1245.44	1346.96	1346.96	1346.96	1245.44	1346.96
7.	Reserves (excluding Revaluation Reserve as shown in the Audited Balance Sheet of previous year)	51065.97	51065.97	40620.42	51065.97	52926.05	52926.05	42154.48	52926.05
8.	Securities Premium Account	6290.02	6290.02	2391.54	6290.02	6290.02	6290.02	2391.54	6290.02
9.	Net Worth	53096.29	53096.29	40867.24	47491.32				
10.	Paid up Debt Capital/Outstanding Debt**	18275.23	18275.23	16194.62	15009.13				
11.	Debt Equity Ratio**	0.34	0.34	0.40	0.32				
12.	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations)								
	Basic :	*20.09	*37.94	*15.96	63.23	*20.79	*39.87	*16.61	66.03
	Diluted :	*20.09	*37.94	*15.96	63.23	*20.79	*39.87	*16.61	66.03
13.	Capital Redemption Reserve	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
14.	Debenture Redemption Reserve	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
15.	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16.	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

* Not Annualised ** Debt represents borrowing with residual maturity of more than one year.

Note: 1.The above is an extract of the detailed format of Quarterly / Half Yearly Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Half yearly Financial Results are available on the Stock Exchange(s) websites (www.nseindia.com and www.bseindia.com) and Bank's website (www.indianbank.in).
2. Information relating to Total Comprehensive Income and other Comprehensive Income is not furnished as Ind AS is not yet made applicable to the Bank.

Place : Chennai
Date : 28.10.2024

Brajesh Kumar Singh
Executive Director

Shiv Bajrang Singh
Executive Director

Ashutosh Choudhury
Executive Director

Mahesh Kumar Bajaj
Executive Director

S.L. Jain
Managing Director & CEO

Corporate Office: 254-260, Avvai Shanmugam Salai, Royapettah, Chennai - 600 014.

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