

Indian Bank  
Segment Results

Particulars	(Rs in lakh)			
	3 months ended 31.03.09 (audited)	31.03.08 (audited)	Year ended 31.03.09 (audited)	Year ended 31.03.08 (audited)
<b>Part A. Business Segments</b>				
<b>I. Segment Revenue</b>				
(a) Treasury Operations	53764.43	43878.00	196771.19	189389.37
(b) Corporate Banking	62290.59	56272.00	228865.72	199464.70
(c) Retail Banking	79871.09	56263.34	306110.78	201539.70
(d) Other Banking Operations	18921.83	10871.40	54829.77	31472.94
<b>Total</b>	<b>214847.94</b>	<b>167284.74</b>	<b>786577.46</b>	<b>621866.71</b>
Less: Inter Segment Revenue				
<b>Net Sales/Income from operations</b>	<b>214847.94</b>	<b>167284.74</b>	<b>786577.46</b>	<b>621866.71</b>
<b>2. Segment Results (Profit)</b>				
(a) Treasury Operations	29073.02	4394.00	52145.82	32786.91
(b) Corporate Banking	25186.11	18815.50	66703.93	51252.81
(c) Retail Banking	11063.63	19220.50	87713.22	54407.95
(d) Other Banking Operations	-1751.13	9866.37	16320.05	27481.96
<b>Total</b>	<b>63571.62</b>	<b>52296.37</b>	<b>222883.02</b>	<b>165929.63</b>
Less: (i) Interest				
(ii) Other Un-allocable Expenditure	2432.06	17819.97	44323.75	42432.00
(iii) Un-allocable income				
<b>Total Profit Before Tax</b>	<b>61139.56</b>	<b>34476.40</b>	<b>178559.27</b>	<b>123497.63</b>
<b>3. Capital Employed</b> (Segment Assets - Segment Liabilities)				
(a) Treasury Operations	249672.18	212468.79	249672.18	212468.79
(b) Corporate Banking	249581.09	153700.85	249581.09	153700.85
(c) Retail Banking	211828.90	145901.95	211828.90	145901.95
(d) Other Banking Operations	2509.00	3977.91	2509.00	3977.91
<b>Total</b>	<b>713591.17</b>	<b>516049.50</b>	<b>713591.17</b>	<b>516049.50</b>
<b>Part B. Geographic Segments</b>				
<b>I. Revenue</b>				
a) Domestic Operations	209358.84	163847.00	766587.39	607229.52
b) Foreign Operations	5489.10	3438.00	19990.07	14637.19
<b>Total</b>	<b>214847.94</b>	<b>167285.00</b>	<b>786577.46</b>	<b>621866.71</b>
<b>II. Assets</b>				
a) Domestic Operations	8013645.64	6757127.04	8013645.64	6757127.04
b) Foreign Operations	398528.95	293641.68	398528.95	293641.68
<b>Total</b>	<b>8412174.59</b>	<b>7050768.72</b>	<b>8412174.59</b>	<b>7050768.72</b>

**Note :**

Allocation of segmental expenses is done based on the segmental assets.

A. SUBRAMANIAN    A.S. BHATTACHARYA

EXECUTIVE            EXECUTIVE  
DIRECTOR            DIRECTOR

PLACE : CHENNAI  
DATE : 27.04.2009

M S SUNDARA RAJAN  
CHAIRMAN & MANAGING DIRECTOR