

Indian Bank
Segmentwise Results

Particulars	(Rs in lakhs)		
	3 months ended		Year ended
	30.06.09	30.06.08	31.03.09
	(Reviewed)	(Reviewed)	(Audited)
Part A. Business Segments			
I. Segment Revenue			
(a) Treasury Operations	56488.53576	48489.21967	194929
(b) Corporate Banking	72367.33522	50069.45983	243598
(c) Retail Banking	84784.40559	68049.43651	306372
(d) Other Banking Operations	9399.078989	7891.179607	41678.46
Total	223039.3656	174499.2956	786577.46
Less: Inter Segment Revenue			
Net Sales/Income from operations	223039.3656	174499.2956	786577.46
2. Segment Results (Profit)			
(a) Treasury Operations	1223.290831	6760.597685	26242
(b) Corporate Banking	18003.52012	3168.797403	37393
(c) Retail Banking	34994.91211	26889.1735	121016
(d) Other Banking Operations	8826.968378	6844.340898	38232.02
Total	63048.69144	43662.90948	222883.02
Less: (I) Interest			
(ii) Other Un-allocable Expenditure	12085.89669	16900.44	27023.74
(iii) Un-allocable income			
Total Profit Before Tax	50962.79475	26762.46948	195859.28
3. Capital Employed (Segment Assets - Segment Liabilities)			
(a) Treasury Operations	283100.892	193500.441	250112
(b) Corporate Banking	244689.2939	184473.3457	247909
(c) Retail Banking	215638.312	155798.268	213031
(d) Other Banking Operations	2460.156775	3935.461915	2539.17
Total	745888.6546	537707.5166	713591.17
Part B. Geographic Segments			
I. Revenue			
a) Domestic Operations	218520.554	169503.63	766587.39
b) Foreign Operations	4518.821535	4995.67	19990.07
Total	223039.3656	174499.3	786577.46
II. Assets			
a) Domestic Operations	8497737.69	7029347.18	8013645.64
b) Foreign Operations	372773.9401	319539.94	398528.95
Total	8870511.63	7348887.12	8412174.59

Note : Allocation of Segmental expenses is done based on the Segmental assets

A.S. BHATTACHARYA
Executive Director

M.S. SUNDARA RAJAN
Chairman & Managing Director

Place : Chennai
Date : 23-07-2009