

INDIAN BANK					
SEGMENT WISE RESULTS					
Particulars	Quarter ended		9 Months ended		Rs. in lakhs
	31.12.2009	31.12.2008	31.12.2009	31.12.2008	Year ended 31.03.2009
Part A. Business Segments	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1. Segment Revenue					
(a) Treasury Operations	63 106.17	53 386.03	1 75 933.34	1 42 506.34	1 96 680.03
(b) Corporate Banking	91 954.67	81 830.53	2 62 722.98	2 27 057.58	3 11 339.37
(c) Retail Banking	73 865.24	70 770.46	2 28 447.69	1 99 140.47	2 72 919.09
(d) Other Banking Operations	1 901.97	1 150.18	4 200.96	3 025.13	5 638.97
Total	2 30 828.05	2 07 137.20	6 71 304.97	5 71 729.52	7 86 577.46
Less: Inter Segment Revenue					
Net Sales/Income from operations	2 30 828.05	2 07 137.20	6 71 304.97	5 71 729.52	7 86 577.46
2. Segment Results (Profit)					
(a) Treasury Operations	22 261.60	20 094.20	54 758.63	43 274.40	73 945.76
(b) Corporate Banking	28 887.46	20 481.31	73 797.27	57 924.27	70 593.21
(c) Retail Banking	16 015.51	16 142.65	54 744.03	46 087.60	55 405.08
(d) Other Banking Operations	1 901.97	1 150.19	4 200.96	3 025.13	5 638.97
Total	69 066.54	57 868.35	1 87 500.89	1 50 311.40	2 05 583.02
Less: (i) Interest					
(ii) Other Un-allocable Expenditure	3 204.41	9 598.15	18 218.12	32 891.70	27 023.74
(iii) Un-allocable income					
Total Profit Before Tax	65 862.13	48 270.20	1 69 282.77	1 17 419.70	1 78 559.28
3. Capital Employed					
(Segment Assets - Segment Liabilities)					
(a) Treasury Operations	2 83 148.12	2 06 024.03	2 83 148.12	2 06 024.03	2 01 785.79
(b) Corporate Banking	2 72 289.59	2 37 084.98	2 72 289.59	2 37 084.98	2 45 430.38
(c) Retail Banking	2 51 542.70	2 13 349.41	2 51 542.70	2 13 349.41	2 23 451.24
(d) Other Banking Operations	2 091.87	860.09	2 091.87	860.09	5 000.10
(e) Unallocated	16 731.77	48 877.38	16 731.77	48 877.38	37 923.65
Total	8 25 804.05	7 06 195.89	8 25 804.05	7 06 195.89	7 13 591.16
Part B - Geographic Segments					
I. Revenue					
a) Domestic Operations	2 26 930.23	2 01 634.59	6 58 729.21	5 57 228.55	7 66 587.39
b) Foreign Operations	3 897.82	5 502.61	12 575.76	14 500.97	19 990.07
Total	2 30 828.05	2 07 137.20	6 71 304.97	5 71 729.52	7 86 577.46
II. Assets					
a) Domestic Operations	92 94 508.90	76 61 416.07	92 94 508.90	76 61 416.07	80 13 645.64
b) Foreign Operations	3 69 840.30	3 94 458.28	3 69 840.30	3 94 458.28	3 98 611.94
Total	96 64 349.20	80 55 874.35	96 64 349.20	80 55 874.35	84 12 257.58

Note : Segmental expenses have been apportioned/allocated on the basis of segmental assets, wherever direct allocation is not possible

V. RAM GOPAL
Executive Director

A.S. BHATTACHARYA
Executive Director

M.S. SUNDARA RAJAN
Chairman & Managing Director

Place : Chennai
Date : 23.01.2010