

Indian Bank
Segment Results

(Rs in lakh)

Particulars	3 months ended		6 months ended		Year ended
	30.09.08	30.09.07	30.09.08	30.09.07	31.03.08
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
Part A. Business Segments					
I. Segment Revenue					
(a) Treasury Operations	41439.71	50872.10	89908.06	96816.90	189389.37
(b) Corporate Banking	57791.47		103903.85		199464.70
(c) Retail Banking	77319.60		146141.98		201539.70
(d) Other Banking Operations	13542.24	98441.00	24638.43	190170.55	31472.94
Total	190093.02	149313.10	364592.32	286987.45	621866.71
Less: Inter Segment Revenue					
Net Sales/Income from operations	190093.02	149313.10	364592.32	286987.45	621866.71
2. Segment Results (Profit)					
(a) Treasury Operations	11000.19	5217.70	20496.66	7764.00	32786.91
(b) Corporate Banking	15991.78		28676.25		51252.81
(c) Retail Banking	22065.89		40338.91		54407.95
(d) Other Banking Operations	4222.27	29126.00	7431.23	59552.72	27481.96
Total	53280.13	34343.70	96943.05	67316.72	165929.63
Less: (I) Interest					
(ii) Other Un-allocable Expenditure	10893.10	4970.28	27793.54	14040.39	42432.00
(iii) Un-allocable income					
Total Profit Before Tax	42387.03	29373.42	69149.51	53276.33	123497.63
3. Capital Employed (Segment Assets - Segment Liabilities)					
(a) Treasury Operations	188898.31	398196.00	188898.31	398196.00	212468.79
(b) Corporate Banking	181762.50		181762.50		153700.85
(c) Retail Banking	155387.00		155387.00		145901.95
(d) Other Banking Operations	39845.38	31625.75	39845.38	31625.75	3977.91
Total	565893.19	429821.75	565893.19	429821.75	516049.50
Part B. Geographic Segments					
I. Revenue					
a) Domestic Operations	186090.33	145914.00	355593.96	280148.95	607229.52
b) Foreign Operations	4002.69	3399.10	8998.36	6838.50	14637.19
Total	190093.02	149313.10	364592.32	286987.45	621866.71
II. Assets					
a) Domestic Operations	7168098.47	5924169.16	7168098.47	5924169.16	6757127.04
b) Foreign Operations	372246.36	247210.36	372246.36	247210.36	293641.68
Total	7540344.83	6171379.52	7540344.83	6171379.52	7050768.72

Note :

1. Allocation of segmental expenses is done based on the segmental assets.
2. Pursuant to the Guidelines issued by RBI on Accounting Standard 17 (Segment Reporting - Enhancement of disclosures) dated 18.04.2007 with effect from 31.03.2008, the additional segments of Corporate Banking and Retail Banking have been included for the quarter ended and half year ended 30.09.2008. The figures for the quarter ended and half year ended 30.09.07 are not reclassified and therefore not comparable.

A S Bhattacharya
Executive Director

A Subramanian
Executive Director

M S Sundara Rajan
Chairman & Managing Director

Place : Chennai
Date : 18.10.2008