

Indian Bank
Segment Results

Particulars	(Rs in lakh)				
	Quarter Ended		9 Months ended		Year ended
	31.12.08 (Reviewed)	31.12.07 (Reviewed)	31.12.08 (Reviewed)	31.12.07 (Reviewed)	31.03.08 (Audited)
Part A. Business Segments					
I. Segment Revenue					
(a) Treasury Operations	53098.69	48201.28	143006.75	145018.68	189389.37
(b) Corporate Banking	62671.28		166575.13		199464.70
(c) Retail Banking	80097.71		226239.69		201539.70
(d) Other Banking Operations	11269.52	119398.74	35907.95	309568.79	31472.94
Total	207137.20	167600.02	571729.52	454587.47	621866.71
Less: Inter Segment Revenue					
Net Sales/Income from operations	207137.20	167600.02	571729.52	454587.47	621866.71
2. Segment Results (Profit)					
(a) Treasury Operations	2576.14	2320.25	23072.80	10084.95	32786.91
(b) Corporate Banking	12841.57		41517.82		51252.81
(c) Retail Banking	36310.68		76649.59		54407.95
(d) Other Banking Operations	10639.96	44001.79	18071.19	103553.81	27481.96
Total	62368.35	46322.04	159311.40	113638.76	165929.63
Less: (i) Interest					
(ii) Other Un-allocable Expenditure	14098.15	10571.64	41891.69	24612.03	42432.00
(iii) Un-allocable income					
Total Profit Before Tax	48270.20	35750.40	117419.71	89026.73	123497.63
3. Capital Employed (Segment Assets - Segment Liabilities)					
(a) Treasury Operations	192544.72	216074.63	192544.72	216074.63	212468.79
(b) Corporate Banking	268781.95		268781.95		153700.85
(c) Retail Banking	241398.45		241398.45		145901.95
(d) Other Banking Operations	3470.77	244388.93	3470.77	244388.93	3977.91
Total	706195.89	460463.56	706195.89	460463.56	516049.50
Part B. Geographic Segments					
I. Revenue					
a) Domestic Operations	201634.59	163239.70	557228.55	443388.47	607229.52
b) Foreign Operations	5502.61	4360.32	14500.97	11199.00	14637.19
Total	207137.20	167600.02	571729.52	454587.47	621866.71
II. Assets					
a) Domestic Operations	7661416.07	5986554.71	7661416.07	5986554.71	6757127.04
b) Foreign Operations	394458.28	261416.84	394458.28	261416.84	293641.68
Total	8055874.35	6247971.55	8055874.35	6247971.55	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 31.12.2008 and for the nine months ended 31.12.2008. The figures for the quarter ended 31.12.2007 and for the nine months ended 31.12.07 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 : January 21, 2009					