

Indian Bank
Segment Wise Results

in lakhs

Particulars	3 months ended		Year ended
	30.06.2011 (reviewed)	30.06.2010 (reviewed)	31.03.2011 (audited)
Part A. Business Segments			
I. Segment Revenue			
(a) Treasury Operations	66 841.75	59 589.33	2 42 661.71
(b) Corporate Banking	1 35 418.07	1 04 136.54	4 59 891.61
(c) Retail Banking	99 499.25	82 758.05	3 45 687.60
(d) Other Banking Operations	1 315.11	1 240.63	6 050.73
Total	3 03 074.18	2 47 724.55	10 54 291.65
Net Sales/Income from operations	3 03 074.18	2 47 724.55	10 54 291.65
2. Segment Results (Profit)			
(a) Treasury Operations	11 959.27	21 905.40	64 173.00
(b) Corporate Banking	39 208.61	34 274.05	1 55 847.41
(c) Retail Banking	25 629.07	26 361.93	1 03 097.28
(d) Other Banking Operations	1 315.11	1 240.63	6 050.73
Total	78 112.06	83 782.01	3 29 168.42
Less : Other Un-allocable Expenditure	17 695.80	34 390.32	65 722.38
Total Profit Before Tax	60 416.26	49 391.69	2 63 446.04
3. Capital Employed (Segment Assets - Segment Liabilities)			
(a) Treasury Operations	3 90 906.47	2 10 844.35	3 87 493.49
(b) Corporate Banking	3 49 133.13	3 96 052.46	2 83 120.73
(c) Retail Banking	2 60 520.86	2 45 719.37	2 76 745.28
(d) Other Banking Operations	2 728.98	1 913.09	3 161.90
(e) Unallocable	- 11 249.08	8 733.60	1 589.03
Total	9 92 040.36	8 63 262.87	9 52 110.43
Part B. Geographic Segments			
I. Revenue			
a) Domestic Operations	2 98 594.15	2 43 511.78	10 36 175.27
b) Foreign Operations	4 480.03	4 212.77	18 116.38
Total	3 03 074.18	2 47 724.55	10 54 291.65
II. Assets			
a) Domestic Operations	121 80 498.71	100 58 910.90	117 37 420.50
b) Foreign Operations	4 63 084.27	4 22 983.51	4 34 410.08
Total	126 43 582.98	104 81 894.41	121 71 830.58

Segment Revenue and expenses have been apportioned on the basis of segment assets, wherever direct allocation is not possible.

Rajeev Rishi
Executive Director

V RamaGopal
Executive Director

T M Bhasin
Chairman and Managing Director

Place : Chennai
Date : July 29, 2011