

Indian Bank
Segment Wise Results

Rs. in Lakhs

Particulars	3 Months ended			Year ended
	30.06.2012 (Reviewed)	31.03.2012 (Audited)	30.06.2011 (Reviewed)	31.03.2012 (Audited)
Part A. Business Segments				
I. Segment Revenue				
(a) Treasury Operations	78 696.11	80 823.75	66 841.75	2 92 628.81
(b) Corporate Banking	1 56 173.84	1 53 810.37	1 35 418.07	5 93 916.53
(c) Retail Banking	1 22 941.36	1 16 860.46	99 499.25	4 45 792.30
(d) Other Banking operations	1 839.11	- 1 692.11	1 315.11	8 777.70
Total	3 59 650.42	3 49 802.47	3 03 074.18	13 41 115.34
Income from operations	3 59 650.42	3 49 802.47	3 03 074.18	13 41 115.34
2. Segment Results (Profit)				
(a) Treasury Operations	12 301.98	16 506.39	11 959.27	53 203.55
(b) Corporate Banking	40 067.47	37 659.18	39 208.62	1 63 083.03
(c) Retail Banking	29 814.89	27 254.15	25 629.06	1 16 019.24
(d) Other Banking Operations	1 839.11	- 1 692.11	1 315.11	8 777.70
Total	84 023.45	79 727.61	78 112.06	3 41 083.52
Add : Other Un-allocable Income	.00	.00	.00	5 233.00
Less: Other Un-allocable Expenditure	14 570.23	56 184.87	17 695.80	1 19 527.20
Total Profit Before Tax	69 453.22	23 542.74	60 416.26	2 26 789.32
3. Capital Employed (Segment Assets - Segment Liabilities)				
(a) Treasury Operations	5 25 690.02	2 61 974.65	2 31 840.46	2 61 974.65
(b) Corporate Banking	4 48 537.52	5 98 577.74	5 30 875.70	5 98 577.74
(c) Retail Banking	3 46 147.06	4 56 564.43	4 34 317.34	4 56 564.43
(d) Other Banking Operations	7 053.24	1 871.23	2 806.98	1 871.23
(e) Unallocated	- 2 01 990.22	- 2 38 844.25	- 2 07 800.12	- 2 38 844.25
Total	11 25 437.62	10 80 143.80	9 92 040.36	10 80 143.80
Part B - Geographic Segments				
I. Revenue				
a) Domestic Operations	3 52 483.38	3 43 448.43	2 98 594.15	13 16 827.70
b) Foreign Operations	7 167.04	6 354.04	4 480.03	24 287.64
Total	3 59 650.42	3 49 802.47	3 03 074.18	13 41 115.34
II. Assets				
a) Domestic Operations	1 41 79 437.50	1 34 72 389.56	1 21 98 293.77	1 34 72 389.56
b) Foreign Operations	6 83 161.60	6 69 530.42	4 63 084.27	6 69 530.42
Total	1 48 62 599.10	1 41 41 919.98	1 26 61 378.04	1 41 41 919.98

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

B.Raj Kumar
Executive Director

Rajeev Rishi
Executive Director

T M Bhasin
Chairman & Managing Director

Place : Chennai
Date: 23-07-2012