

**INDIAN BANK**

**Segmentwise Results**

(Rs. Crore)

Particulars	Quarter Ended		Year Ended		
	31.03.08	31.03.07	31.03.08	31.03.07	31.03.06
<b>Part A. Business Segments</b>					
<b>Audited</b>					
<b>I. Segment Revenue</b>					
(a) Treasury Operations	438.78	457.36	1893.89	1696.33	1594.33
(b) Corporate Banking	562.72		1994.65		
(c) Retail Banking	562.63		2015.40		
(d) Other Banking Operations	108.72	1106.23	314.73	3321.53	2233.41
<b>Total</b>	<b>1672.85</b>	<b>1563.59</b>	<b>6218.67</b>	<b>5017.86</b>	<b>3827.74</b>
<b>Less: Inter Segment Revenue</b>					
<b>Net Sales/Income from operations</b>	<b>1672.85</b>	<b>1563.59</b>	<b>6218.67</b>	<b>5017.86</b>	<b>3827.74</b>
<b>2. Segment Results (Profit)</b>					
(a) Treasury Operations	43.94	24.43	327.87	150.43	242.88
(b) Corporate Banking	188.15		512.53		
(c) Retail Banking	192.20		544.08		
(d) Other Banking Operations	98.68	517.16	274.82	1208.16	650.76
<b>Total</b>	<b>522.97</b>	<b>541.59</b>	<b>1659.30</b>	<b>1358.59</b>	<b>893.64</b>
Less: (I) Interest				0.00	0.00
(ii) Other Un-allocable Expenditure	178.20	248.63	424.32	474.38	332.95
(iii) Un-allocable income				0.00	0.00
<b>Total Profit Before Tax</b>	<b>344.77</b>	<b>292.96</b>	<b>1234.98</b>	<b>884.21</b>	<b>560.69</b>
<b>3. Capital Employed</b> (Segment Assets - Segment Liabilities)					
(a) Treasury Operations	2145.33	2791.44	2145.33	2791.44	
(b) Corporate Banking	1551.93		1551.93		
(c) Retail Banking	1473.35		1473.35		
(d) Other Banking Operations	40.16	1049.32	40.16	1049.32	
<b>Total</b>	<b>5210.77</b>	<b>3840.76</b>	<b>5210.77</b>	<b>3840.76</b>	<b>2521.75</b>
<b>Part B. Geographic Segments</b>					
<b>I. Revenue</b>					
a) Domestic Operations	1638.47	1552.16	6072.30	4878.14	3727.82
b) Foreign Operations	34.38	11.43	146.37	139.72	99.92
<b>Total</b>	<b>1672.85</b>	<b>1563.59</b>	<b>6218.67</b>	<b>5017.86</b>	<b>3827.74</b>
<b>II. Assets</b>					
a) Domestic Operations	67571.27	54238.24	67571.27	54238.24	46210.07
b) Foreign Operations	2936.42	1910.41	2936.42	1910.41	1425.20
<b>Total</b>	<b>70507.69</b>	<b>56148.65</b>	<b>70507.69</b>	<b>56148.65</b>	<b>47635.27</b>

**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 year ended March 31, 2008. The figures for previous periods are not reclassified and therefore not comparable.

**A SUBRAMANIAN**  
**EXECUTIVE DIRECTOR**

**M S SUNDARA RAJAN**  
**Chairman & Managing Director**

Place : Chennai

Date : 23.04.2008