

Indian Bank
Segmentwise Results

(Rs in lakh)

Particulars	Quarter Ended		Year ended
	30.06.08	30.06.07	31.03.08
Part A. Business Segments			
I. Segment Revenue			
(a) Treasury Operations	48468.35	45945.84	189389.37
(b) Corporate Banking	46112.38		199464.70
(c) Retail Banking	68822.38		201539.70
(d) Other Banking Operations	11096.19	91728.49	31472.94
Total	174499.30	137674.33	621866.71
Less: Inter Segment Revenue			
Net Sales/Income from operations	174499.30	137674.33	621866.71
2. Segment Results (Profit)			
(a) Treasury Operations	9496.47	2546.90	32786.91
(b) Corporate Banking	12684.47		51252.81
(c) Retail Banking	18273.02		54407.95
(d) Other Banking Operations	3208.95	30426.12	27481.96
Total	43662.91	32973.02	165929.63
Less: (I) Interest			
(ii) Other Un-allocable expenditure	16900.44	9070.11	42432.00
(iii) Un-allocable income			
Total Profit Before Tax	26762.47	23902.91	123497.63
3. Capital Employed (Segment Assets - Segment Liabilities)			
(a) Treasury Operations	165961.48	320623.87	212468.79
(b) Corporate Banking	195085.45		153700.85
(c) Retail Banking	172274.35		145901.95
(d) Other Banking Operations	4385.22	84550.33	3977.91
Total	537706.50	405174.20	516049.50
Part B. Geographic Segments			
I. Revenue			
a) Domestic Operations	169503.63	134236.10	607229.52
b) Foreign Operations	4995.67	3438.25	14637.19
Total	174499.30	137674.35	621866.71
II. Assets			
a) Domestic Operations	7029347.18	5590590.39	6757127.04
b) Foreign Operations	319539.94	198813.68	293641.68
Total	7348887.12	5789404.07	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 30.06.2008. The figures for the quarter ended 30.06.2007 are not reclassified and therefore not comparable.