

INDIAN BANK, CHENNAI
Segment Wise Results

₹ in Lakhs

Particulars	3 Months Ended		6 Months ended		Year ended
	30.09.2011 (Reviewed)	30.09.2010 (Reviewed)	30.09.2011 (Reviewed)	30.09.2010 (Reviewed)	31.03.2011 (Audited)
Part A. Business Segments					
1 Segment Revenue					
(a) Treasury Operations	70 222.78	57 410.74	1 37 064.53	1 17 000.07	2 42 661.71
(b) Corporate Banking	1 52 608.47	1 14 233.89	2 88 026.54	2 18 370.43	4 59 891.61
(c) Retail Banking	1 08 015.20	82 794.93	2 07 514.45	1 65 552.96	3 45 687.60
(d) Other Banking Operations	6 866.72	1 488.86	8 181.83	2 729.51	6 050.73
Total	3 37 713.17	2 55 928.42	6 40 787.35	5 03 652.97	10 54 291.65
Net Sales/Income from operations	3 37 713.17	2 55 928.42	6 40 787.35	5 03 652.97	10 54 291.65
2. Segment Results (Profit)					
(a) Treasury Operations	13 435.56	14 964.19	25 394.83	36 869.59	64 173.00
(b) Corporate Banking	44 718.52	33 951.86	83 927.13	68 225.91	1 55 847.41
(c) Retail Banking	27 066.99	23 489.31	52 696.06	49 851.22	1 03 097.28
(d) Other Banking Operations	6 866.72	1 488.86	8 181.83	2 729.51	6 050.73
Total	92 087.79	73 894.22	1 70 199.85	1 57 676.23	3 29 168.42
Less : Other Un-allocable Expenditure	22 033.92	13 296.95	39 729.72	47 687.27	65 722.38
Total Profit Before Tax	70 053.87	60 597.27	1 30 470.13	1 09 988.96	2 63 446.04
3. Capital Employed (Segment Assets - Segment Liabilities)					
(a) Treasury Operations	4 04 406.86	2 50 079.95	4 04 406.86	2 50 079.95	3 87 493.49
(b) Corporate Banking	3 36 386.43	3 60 407.17	3 36 386.43	3 60 407.17	2 83 120.73
(c) Retail Banking	2 94 418.77	2 80 290.80	2 94 418.77	2 80 290.80	2 76 745.28
(d) Other Banking Operations	10 671.78	2 345.99	10 671.78	2 345.99	3 161.90
(e) Unallocated	- 7 737.46	10 953.14	- 7 737.46	10 953.14	1 589.03
Total	10 38 146.38	9 04 077.05	10 38 146.38	9 04 077.05	9 52 110.43
Part B - Geographic Segments					
I. Revenue					
a) Domestic Operations	3 31 092.09	2 51 222.82	6 29 686.24	4 94 734.62	10 36 175.27
b) Foreign Operations	6 621.08	4 705.60	11 101.11	8 918.35	18 116.38
Total	3 37 713.17	2 55 928.42	6 40 787.35	5 03 652.97	10 54 291.65
II. Assets					
a) Domestic Operations	128 34 424.38	107 73 127.06	128 34 424.38	107 73 127.06	117 37 420.50
b) Foreign Operations	5 92 393.41	4 48 768.96	5 92 393.41	4 48 768.96	4 34 410.08
Total	134 26 817.79	112 21 896.02	134 26 817.79	112 21 896.02	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 : October 31, 2011