

Indian Bank
Segment Wise Results

₹ in Lakhs

Particulars	3 Months ended			9 Months ended		Year ended
	31.12.2011 (Reviewed)	30.09.2011 (Reviewed)	31.12.2010 (Reviewed)	31.12.2011 (Reviewed)	31.12.2010 (Reviewed)	31.03.2011 (Audited)
Part A. Business Segments						
I. Segment Revenue						
(a) Treasury Operations	750 72.59	700 45.51	621 57.19	2118 05.06	1791 57.26	2425 19.58
(b) Corporate Banking	1565 01.77	1481 20.75	1176 76.86	4401 06.15	3311 65.56	4578 29.40
(c) Retail Banking	1170 91.27	1123 84.66	829 50.27	3289 31.85	2533 84.96	3478 19.72
(d) Other Banking Operations	18 59.89	71 62.25	12 74.25	104 69.81	40 03.76	61 22.95
Total	3505 25.52	3377 13.17	2640 58.57	9913 12.87	7677 11.54	10542 91.65
Income from operations	3505 25.52	3377 13.17	2640 58.57	9913 12.87	7677 11.54	10542 91.65
2. Segment Results (Profit)						
(a) Treasury Operations	118 49.25	114 48.53	205 27.32	366 97.15	587 18.69	758 60.21
(b) Corporate Banking	454 57.89	430 02.99	372 07.14	1254 23.84	1030 22.51	1436 90.81
(c) Retail Banking	319 89.03	304 74.02	221 81.41	887 65.11	731 21.39	1034 94.45
(d) Other Banking Operations	18 59.89	71 62.25	12 74.25	104 69.81	40 03.76	61 22.95
Total	911 56.06	920 87.79	811 90.12	2613 55.91	2388 66.35	3291 68.42
Add : Other Un-allocable income	52 33.00	.00	.00	52 33.00	.00	.00
Less: Other Un-allocable Expenditure	236 12.61	220 33.92	53 55.38	633 42.33	530 42.65	657 22.38
Total Profit Before Tax	727 76.45	700 53.87	758 34.74	2032 46.58	1858 23.70	2634 46.04
3. Capital Employed						
(Segment Assets - Segment Liabilities)						
(a) Treasury Operations	5707 22.30	2613 23.72	3094 56.85	5707 22.30	3094 56.85	3446 85.45
(b) Corporate Banking	3839 66.04	5130 17.13	4286 40.70	3839 66.04	4286 40.70	4347 62.51
(c) Retail Banking	3069 65.32	4318 41.56	3635 95.99	3069 65.32	3635 95.99	3630 97.77
(d) Other Banking Operations	90 55.62	107 49.78	19 90.13	90 55.62	19 90.13	32 39.90
(e) Unallocated	-1807 33.44	-1787 85.81	-1512 40.40	-1807 33.44	-1512 40.40	-1936 75.20
Total	10899 75.84	10381 46.38	9524 43.27	10899 75.84	9524 43.27	9521 10.43
Part B - Geographic Segments						
I. Revenue						
a) Domestic Operations	3436 93.03	3310 92.09	2595 68.14	9733 79.27	7543 02.76	10361 75.27
b) Foreign Operations	68 32.49	66 21.08	44 90.43	179 33.60	134 08.78	181 16.38
Total	3505 25.52	3377 13.17	2640 58.57	9913 12.87	7677 11.54	10542 91.65
II. Assets						
a) Domestic Operations	132021 60.77	128344 24.38	111574 99.00	132021 60.77	111574 99.00	117374 20.50
b) Foreign Operations	6827 70.99	5923 93.41	4530 73.40	6827 70.99	4530 73.40	4344 10.08
Total	138849 31.76	134268 17.79	116105 72.40	138849 31.76	116105 72.40	121718 30.58

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 and Managing Director

Place : Chennai

Date : January 30, 2012