

Indian Bank
Segment Wise Results

Rs in lakhs

Particulars	3 months ended		Year ended
	30.06.2010 (reviewed)	30.06.2009 (reviewed)	31.03.2010 (audited)
Part A. Business Segments			
I. Segment Revenue			
(a) Treasury Operations	59 589.33	56 677.86	2 29 371.15
(b) Corporate Banking	1 04 136.54	87 019.88	3 57 499.92
(c) Retail Banking	82 758.05	78 261.89	3 10 015.46
(d) Other Banking Operations	1 240.63	1 079.74	6 191.22
Total	2 47 724.55	2 23 039.37	9 03 077.75
Less: Inter Segment Revenue			
Net Sales/Income from operations	2 47 724.55	2 23 039.37	9 03 077.75
2. Segment Results (Profit)			
(a) Treasury Operations	21 905.40	18 704.93	71 284.34
(b) Corporate Banking	34 274.05	23 197.64	1 11 019.94
(c) Retail Banking	26 361.93	20 066.38	86 239.27
(d) Other Banking Operations	1 240.63	1 079.74	6 191.23
Total	83 782.01	63 048.69	2 74 734.78
Less: (I) Interest			
(ii) Other Un-allocable Expenditure	34 390.32	12 085.90	39 574.06
(iii) Un-allocable income			
Total Profit Before Tax	49 391.69	50 962.79	2 35 160.72
3. Capital Employed (Segment Assets - Segment Liabilities)			
(a) Treasury Operations	2 10 844.35	1 55 578.32	2 23 415.24
(b) Corporate Banking	3 96 052.46	3 19 717.54	3 49 738.14
(c) Retail Banking	2 45 719.37	2 41 629.73	2 38 130.50
(d) Other Banking Operations	1 913.09	3 598.51	1 685.98
(e) Unallocated	8 733.60	25 364.56	14 241.25
Total	8 63 262.87	7 45 888.66	8 27 211.11
Part B. Geographic Segments			
I. Revenue			
a) Domestic Operations	2 43 511.78	2 18 520.54	8 86 506.14
b) Foreign Operations	4 212.77	4 518.83	16 571.61
Total	2 47 724.55	2 23 039.37	9 03 077.75
II. Assets			
a) Domestic Operations	100 58 910.90	84 83 603.08	97 43 646.81
b) Foreign Operations	4 22 983.51	3 72 773.94	3 95 284.66
Total	104 81 894.41	88 56 377.02	101 38 931.47

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

V Rama Gopal
Executive Director

A S Bhattacharya
Executive Director

T M Bhasin
Chairman & Managing Director

Place : Chennai
Date : July 24, 2010