

**SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17**

( ₹ in Lacs)

Business Segment	Standalone			
	Quarter ended			Year ended
	(Reviewed)	(Audited)	(Reviewed)	(Audited)
	30.06.2015	31.03.2015	30.06.2014	31.03.2015
<b>(a) Segment Revenue</b>				
1 Treasury Operations	238917	262440	221401	945735
2 Retail Banking Operations	227300	255030	213294	1009656
3 Corporate /Wholesale Banking	433506	412128	412769	1573395
4 Other Banking Operations	5882	9876	7514	34236
5 Unallocated	0	0	0	0
<b>Total</b>	<b>905605</b>	<b>939474</b>	<b>854978</b>	<b>3563022</b>
<b>Less Inter-segment Revenue</b>	<b>1288</b>	<b>1103</b>	<b>222</b>	<b>2326</b>
<b>Total Revenue</b>	<b>904317</b>	<b>938371</b>	<b>854756</b>	<b>3560696</b>
<b>(b) Segment Results</b>				
1 Treasury Operations	21810	64187	43495	190299
2 Retail Banking Operations	8670	57520	23701	121699
3 Corporate /Wholesale Banking	51128	-62456	27086	-50319
4 Other Banking Operations	2970	4984	3629	16659
5 Unallocated	0	0	0	0
<b>Total Profit Before Tax</b>	<b>84578</b>	<b>64235</b>	<b>97911</b>	<b>278338</b>
<b>(c) Income Tax</b>	<b>32700</b>	<b>19858</b>	<b>31500</b>	<b>100174</b>
<b>(d) Net Profit</b>	<b>51878</b>	<b>44377</b>	<b>66411</b>	<b>178164</b>
<b>(e) Segment Assets</b>				
1 Treasury Operations	12018179	11344055	11294564	11344055
2 Retail Banking Operations	11024654	10728595	9216118	10728595
3 Corporate/Wholesale Banking	14711249	15647427	14905912	15647427
4 Other Banking Operations	0	0	0	0
5 Unallocated Assets	1224914	441516	234893	441516
<b>Total</b>	<b>38978997</b>	<b>38161593</b>	<b>35651487</b>	<b>38161593</b>
<b>(f) Segment Liabilities</b>				
1 Treasury Operations	11635499	10765406	10652418	10765406
2 Retail Banking Operations	10773413	10276057	8737482	10276057
3 Corporate /Wholesale Banking	14375995	14987409	14131780	14987409
4 Other Banking Operations	0	0	0	0
5 Unallocated Liabilities	166953	156518	216686	156518
6 Capital, Reserves & Surplus	2027138	1976203	1913121	1976203
<b>Total</b>	<b>38978997</b>	<b>38161593</b>	<b>35651487</b>	<b>38161593</b>

- 1 The Bank operates in four segments viz., Treasury, Retail, Corporate / Wholesale and Other Banking Operations. These segments have been identified in line with AS-17 on segment reporting after considering the nature and risk profile of the products and services, the target customer profiles, the organizational structure and the internal reporting system of the bank. The bank has disclosed the business segment as primary segment. The revenue and other parameters prescribed in AS-17 of foreign branch for the period are within the threshold limits as stipulated under AS-17 and hence the bank has only one reportable geographical segment.
- 2 Segment wise income, expenditure, assets and liabilities which are not directly allocable have been allocated to the reportable segments based on assumptions as considered appropriate by the management.
- 3 Previous year's/Quarter's figures have been regrouped/recast wherever necessary to correspond with the current quarter classification/ presentation.

**(KISHOR KHARAT)**  
EXECUTIVE DIRECTOR

**(RAKESH SETHI)**  
EXECUTIVE DIRECTOR

**(K. SUBRAHMANYAM)**  
EXECUTIVE DIRECTOR

**(ARUN TIWARI)**  
CHAIRMAN & MANAGING DIRECTOR