

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

(₹ in Lacs)

	Business Segment	Quarter ended			Half Year ended		Year ended
		(Reviewed)			(Reviewed)		(Audited)
		30.09.2015	30.06.2015	30.09.2014	30.09.2015	30.09.2014	31.03.2015
(a)	Segment Revenue						
1	Treasury Operations	271758	238917	221786	510674	443187	945735
2	Retail Banking Operations	227574	227300	251747	454874	465041	1009656
3	Corporate /Wholesale Banking	405983	433506	393734	839490	806503	1573395
4	Other Banking Operations	6340	5882	8327	12222	15841	34236
5	Unallocated	0	0	0	0	0	0
	Total	911655	905605	875594	1817260	1730572	3563022
	Less Inter-segment Revenue	1565	1288	125	2853	347	2326
	Total Revenue	910090	904317	875469	1814407	1730225	3560696
(b)	Segment Results						
1	Treasury Operations	66106	21810	26836	87916	70331	190299
2	Retail Banking Operations	21396	8670	8174	30066	31875	121699
3	Corporate /Wholesale Banking	7191	51128	15954	58319	43040	-50319
4	Other Banking Operations	3123	2970	3886	6093	7515	16659
5	Unallocated	0	0	0	0	0	0
	Total Profit Before Tax	97816	84578	54850	182394	152761	278338
(c)	Income Tax	32000	32700	17716	64700	49216	100174
(d)	Net Profit	65816	51878	37134	117694	103545	178164
(e)	Segment Assets						
1	Treasury Operations	13569924	12018179	11245455	13569924	11245455	11344055
2	Retail Banking Operations	11417782	11024654	9694367	11417782	9694367	10728595
3	Corporate/Wholesale Banking	14087547	14711249	14855949	14087547	14855949	15647427
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated Assets	288919	1224914	253087	288919	253087	441516
	Total	39364172	38978997	36048858	39364172	36048858	38161593
(f)	Segment Liabilities						
1	Treasury Operations	12791493	11635499	10602834	12791493	10602834	10765406
2	Retail Banking Operations	10864548	10773413	9221831	10864548	9221831	10276057
3	Corporate /Wholesale Banking	13404953	14375995	14131820	13404953	14131820	14987409
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated Liabilities	102835	166953	142747	102835	142747	156518
6	Capital, Reserves & Surplus	2200343	2027138	1949626	2200343	1949626	1976203
	Total	39364172	38978997	36048858	39364172	36048858	38161593

- 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/Half year's/Quarter's figures have been regrouped/recasted wherever considered necessary to correspond with the current Half year's/Quarter's classification/ presentation.

(RAKESH SETHI)
EXECUTIVE DIRECTOR

(ARUN TIWARI)
CHAIRMAN & MANAGING DIRECTOR

