

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

(₹ in Lacs)

	Business Segment	Quarter ended			Year ended
		(Reviewed)	(Audited)	(Reviewed)	(Audited)
		30.06.2014	31.03.2014	30.06.2013	31.03.2014
(a) Segment Revenue					
1 Treasury Operations	221401	210558	209550	851580	
2 Retail Banking Operations	213294	270839	206743	903475	
3 Corporate /Wholesale Banking	412769	353874	338204	1430105	
4 Other Banking Operations	7514	9424	7334	33129	
5 Unallocated	0	0	0	0	
Total	854978	844695	761831	3218289	
Less Inter-segment Revenue	222	200	478	1196	
Total Revenue	854756	844495	761353	3217093	
(b) Segment Results					
1 Treasury Operations	43495	32565	31955	114560	
2 Retail Banking Operations	23701	22081	30005	84564	
3 Corporate /Wholesale Banking	27086	-19298	7178	-8549	
4 Other Banking Operations	3629	4577	3884	16314	
5 Unallocated	0	0	0	0	
Total Profit Before Tax	97911	39925	73022	206889	
(c) Income Tax	31500	-17966	17000	37269	
(d) Net Profit	66411	57891	56022	169620	
(e) Segment Assets					
1 Treasury Operations	11294564	11820815	11477092	11820815	
2 Retail Banking Operations	9216118	8708832	7361567	8708832	
3 Corporate/Wholesale Banking	14905912	14777685	12984936	14777685	
4 Other Banking Operations	0	0	0	0	
5 Unallocated Assets	234893	70758	237587	70758	
Total	35651487	35378090	32061182	35378090	
(f) Segment Liabilities					
1 Treasury Operations	10652418	11110108	10833976	11110108	
2 Retail Banking Operations	8737482	8231590	6984212	8231590	
3 Corporate /Wholesale Banking	14131780	13967871	12319328	13967871	
4 Other Banking Operations	0	0	0	0	
5 Unallocated Liabilities	216686	220985	194954	220985	
6 Capital, Reserves & Surplus	1913121	1847536	1728712	1847536	
Total	35651487	35378090	32061182	35378090	

- 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.
- Segment wise income, expenditure, assets and liabilities which are not directly allocable have been allocated to the reportable segments based on assumptions considered appropriate.
- Previous year's/Quarter's figures have been regrouped/recast wherever necessary to correspond with the current quarter classification/ presentation.

(RAKESH SETHI)
EXECUTIVE DIRECTOR

(K. SUBRAHMANYAM)
EXECUTIVE DIRECTOR

(ARUN TIWARI)
CHAIRMAN & MANAGING DIRECTOR