

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

(₹ in Lacs)

	Business Segment	Quarter ended			Nine Months ended		Year ended
		(Reviewed)			(Reviewed)		(Audited)
		31.12.2014	30.09.2014	31.12.2013	31.12.2014	31.12.2013	31.03.2014
(a)	Segment Revenue						
1	Treasury Operations	240108	221786	217313	683295	641022	851580
2	Retail Banking Operations	289585	251747	250243	754626	632636	903475
3	Corporate /Wholesale Banking	354765	393734	349580	1161267	1076231	1430105
4	Other Banking Operations	8518	8327	6212	24360	23706	33129
5	Unallocated	0	0	0	0	0	0
	Total	892976	875594	823348	2623548	2373595	3218289
	Less Inter-segment Revenue	876	125	331	1223	997	1196
	Total Revenue	892100	875469	823017	2622325	2372598	3217093
(b)	Segment Results						
1	Treasury Operations	55780	26836	54816	126112	81995	114560
2	Retail Banking Operations	32304	8174	33780	64179	62483	84564
3	Corporate /Wholesale Banking	-30902	15954	-26390	12137	10749	-8549
4	Other Banking Operations	4160	3886	2917	11675	11737	16314
5	Unallocated	0	0	0	0	0	0
	Total Profit Before Tax	61342	54850	65123	214103	166964	206889
(c)	Income Tax	31100	17716	30229	80316	55235	37269
(d)	Net Profit	30242	37134	34894	133787	111729	169620
(e)	Segment Assets						
1	Treasury Operations	12061324	11245455	11144115	12061324	11144115	11820815
2	Retail Banking Operations	10289466	9694367	8259683	10289466	8259683	8708832
3	Corporate/Wholesale Banking	14581577	14855949	14660946	14581577	14660946	14777685
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated Assets	245600	253087	344157	245600	344157	70758
	Total	37177967	36048858	34408901	37177967	34408901	35378090
(f)	Segment Liabilities						
1	Treasury Operations	11378475	10602834	10589903	11378475	10589903	11110108
2	Retail Banking Operations	9795525	9221831	7890254	9795525	7890254	8231590
3	Corporate /Wholesale Banking	13881595	14131820	14005209	13881595	14005209	13967871
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated Liabilities	143185	142747	107015	143185	107015	220985
6	Capital, Reserves & Surplus	1979187	1949626	1816520	1979187	1816520	1847536
	Total	37177967	36048858	34408901	37177967	34408901	35378090

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

(RAKESH SETHI)
EXECUTIVE DIRECTOR

(K. SUBRAHMANYAM)
EXECUTIVE DIRECTOR

(ARUN TIWARI)
CHAIRMAN & MANAGING DIRECTOR