

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

(₹ in Lacs)

	Business Segment	Quarter ended			Year ended
		(Reviewed) 30.06.2012	(Audited) 31.03.2012	(Reviewed) 30.06.2011	(Audited) 31.03.2012
(a)	Segment Revenue				
1	Treasury Operations	147453	150440	133120	572177
2	Retail Banking Operations	185083	234455	151841	738562
3	Corporate /Wholesale Banking	316345	255737	252295	1009086
4	Other Banking Operations	7748	9247	2711	27841
5	Unallocated	0	0	0	0
	Total	656629	649880	539967	2347666
	Less Inter-segment Revenue	518			
	Total Revenue	656111	649880	539967	2347666
(b)	Segment Results				
1	Treasury Operations	-209	43237	15919	94553
2	Retail Banking Operations	25653	57962	11190	95179
3	Corporate /Wholesale Banking	45171	1418	45082	65715
4	Other Banking Operations	4244	5547	1524	15828
5	Unallocated	0	0	0	0
	Total Profit Before Tax	74859	108165	73715	271275
(c)	Income Tax	23700	30845	27274	92562
(d)	Net Profit	51159	77320	46441	178714
(e)	Segment Assets				
1	Treasury Operations	8746889	7815345	8220428	7815345
2	Retail Banking Operations	6350650	5993371	5318453	5993371
3	Corporate/Wholesale Banking	11074102	12094952	9462228	12094952
4	Other Banking Operations	0	0	0	0
5	Unallocated Assets	292122	317476	330297	317476
	Total	26463763	26221144	23331406	26221144
(f)	Segment Liabilities				
1	Treasury Operations	8281668	7383756	7788073	7383756
2	Retail Banking Operations	6039537	5687745	5059824	5687745
3	Corporate /Wholesale Banking	10531592	11478183	9002091	11478183
4	Other Banking Operations	0	0	0	0
5	Unallocated Liabilities	148620	208154	205966	208154
6	Capital, Reserves & Surplus	1462346	1463306	1275452	1463306
	Total	26463763	26221144	23331406	26221144

- 1 The Bank operates in four segments viz., Treasury, Retail, Non-Retail 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 considered appropriate.
- 3 Inter-segment revenue has been disclosed from this quarter.