

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

(₹ in Lacs)

	Business Segment	Quarter ended			Year ended
		(Reviewed) 30.06.2013	(Audited) 31.03.2013	(Reviewed) 30.06.2012	(Audited) 31.03.2013
(a)	Segment Revenue				
1	Treasury Operations	209550	195765	147453	687271
2	Retail Banking Operations	206742	323096	185083	918312
3	Corporate /Wholesale Banking	338204	227406	316345	1141110
4	Other Banking Operations	7334	8645	7748	32243
5	Unallocated	0	0	0	0
	Total	761831	754912	656629	2778936
	Less Inter-segment Revenue	478	4853	518	11263
	Total Revenue	761353	750059	656111	2767673
(b)	Segment Results				
1	Treasury Operations	31955	33368	-209	92460
2	Retail Banking Operations	30005	82703	25653	159864
3	Corporate /Wholesale Banking	7178	-18286	45171	36275
4	Other Banking Operations	3884	5125	4244	17830
5	Unallocated	0	0	0	0
	Total Profit Before Tax	73022	102910	74859	306429
(c)	Income Tax	17000	23972	23700	90636
(d)	Net Profit	56022	78938	51159	215793
(e)	Segment Assets				
1	Treasury Operations	11510301	9949680	8746889	9949680
2	Retail Banking Operations	7515147	7177392	6350650	7177392
3	Corporate/Wholesale Banking	12671143	13755828	11074102	13755828
4	Other Banking Operations	0	0	0	0
5	Unallocated Assets	313365	303181	292122	303181
	Total	32009956	31186081	26463763	31186081
(f)	Segment Liabilities				
1	Treasury Operations	10908832	9394235	8281668	9394235
2	Retail Banking Operations	7158640	6809684	6039537	6809684
3	Corporate /Wholesale Banking	12070044	13051096	10531592	13051096
4	Other Banking Operations	0	0	0	0
5	Unallocated Liabilities	143728	201447	148620	201447
6	Capital, Reserves & Surplus	1728712	1729619	1462346	1729619
	Total	32009956	31186081	26463763	31186081

- 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 Figures of previous period have been reclassified/regrouped wherever necessary.