

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

(₹ in Lacs)

	Business Segment	Standalone Quarter ended			Standalone Year ended		Consolidated Year	
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
		31.03.2012	31.12.2011	31.03.2011	31.03.2012	31.03.2011	31.03.2012	31.03.2011
(a)	Segment Revenue							
1	Treasury Operations	150440	147795	128272	572177	493241	572177	493241
2	Retail Banking Operations	234455	177095	158570	738562	565777	738562	565777
3	Corporate /Wholesale Banking	255737	264431	231963	1009086	779418	1009086	779418
4	Other Banking Operations	9247	7360	2776	27841	10704	27841	10704
5	Unallocated	0	0	0	0	0	-389	14540
	Total	649880	596681	521581	2347666	1849140	2347277	1863680
(b)	Segment Results							
1	Treasury Operations	43237	18948	28756	94553	114164	94553	114164
2	Retail Banking Operations	57962	16289	21007	95179	78192	95179	78192
3	Corporate /Wholesale Banking	1418	-8087	20870	65715	97622	65715	97622
4	Other Banking Operations	5547	3993	995	15828	5582	15828	5582
5	Unallocated	0	0	0	0	0	-1513	11689
	Total Profit Before Tax	108165	31143	71628	271275	295560	269762	307249
(c)	Income Tax	30845	11443	11871	92562	87365	92562	87365
(d)	Net Profit	77320	19699	59757	178714	208195	177201	219884
(e)	Segment Assets							
1	Treasury Operations	7815345	7206668	7863190	7815345	7863190	7815345	7863190
2	Retail Banking Operations	5993371	5937345	5184003	5993371	5184003	5993371	5184003
3	Corporate/Wholesale Banking	12094952	10740268	10190116	12094952	10190116	12094952	10190116
4	Other Banking Operations	0	0	0	0	0	0	0
5	Unallocated Assets	317476	334417	361136	317476	361136	398801	418985
	Total	26221144	24218698	23598445	26221144	23598445	26302469	23656294
(f)	Segment Liabilities							
1	Treasury Operations	7383756	6853837	7497922	7383756	7497922	7383756	7497922
2	Retail Banking Operations	5687745	5668822	4940487	5687745	4940487	5687745	4940487
3	Corporate /Wholesale Banking	11478183	10254527	9711438	11478183	9711438	11478183	9711438
4	Other Banking Operations	0	0	0	0	0	0	0
5	Unallocated Liabilities	208154	168061	172146	208154	172146	289479	229995
6	Capital, Reserves & Surplus	1463306	1273451	1276452	1463306	1276452	1463306	1276452
	Total	26221144	24218698	23598445	26221144	23598445	26302469	23656294

- 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 Information in respect of two associates, two non banking subsidiaries and one joint venture, has been included under unallocated segment since they are not reportable segment as per AS 17