

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

(₹ in Crore)

	Business Segment	Quarter ended			Nine Months Ended		Year ended
		(Reviewed) 31.12.2011	(Reviewed) 30.09.2011	(Reviewed) 31.12.2010	(Reviewed) 31.12.2011	(Reviewed) 31.12.2010	(Audited) 31.03.2011
(a)	Segment Revenue						
1	Treasury Operations	1477.95	1408.22	1291.73	4217.37	3649.69	4932.41
2	Retail Banking Operations	1770.95	1751.70	1505.87	5041.06	4072.07	5657.77
3	Corporate /Wholesale Banking	2644.31	2366.22	1867.40	7533.49	5474.55	7794.18
4	Other Banking Operations	73.60	85.23	28.06	185.94	79.28	107.04
5	Unallocated	0.00	0.00	0.00	0.00	0.00	0.00
	Total	5966.81	5611.37	4693.06	16977.86	13275.59	18,491.40
(b)	Segment Results						
1	Treasury Operations	189.48	164.49	331.99	513.16	854.08	1141.64
2	Retail Banking Operations	162.89	97.38	144.57	372.17	571.85	781.92
3	Corporate /Wholesale Banking	-80.87	273.02	366.31	642.97	767.52	976.22
4	Other Banking Operations	39.93	47.64	18.29	102.81	45.87	55.82
5	Unallocated	0.00	0.00	0.00	0.00	0.00	0.00
	Total	311.43	582.53	861.16	1631.10	2239.32	2,955.60
(c)	Income Tax	114.43	230.00	281.59	617.17	754.94	873.65
(d)	Net Profit	196.99	352.53	579.57	1013.93	1484.38	2081.95
(e)	Segment Assets						
1	Treasury Operations	72066.68	83342.39	78678.93	72066.68	78678.93	78631.90
2	Retail Banking Operations	59373.45	52778.06	49940.41	59373.45	49940.41	51840.03
3	Corporate/Wholesale Banking	107402.68	91607.37	85103.40	107402.68	85103.40	101901.16
4	Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
5	Unallocated Assets	3344.17	3248.87	2018.64	3344.17	2018.64	3611.36
	Total	242186.98	230976.69	215741.38	242186.98	215741.38	235984.45
(f)	Segment Liabilities						
1	Treasury Operations	68538.37	79007.89	74997.00	68538.37	74997.00	74979.22
2	Retail Banking Operations	56688.22	50241.90	47355.09	56688.22	47355.09	49404.87
3	Corporate /Wholesale Banking	102545.27	87205.33	80697.82	102545.27	80697.82	97114.38
4	Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
5	Unallocated Liabilities	1680.61	1777.06	703.90	1680.61	703.90	1721.46
6	Capital, Reserves & Surplus	12734.51	12744.51	11987.57	12734.51	11987.57	12764.52
	Total	242186.98	230976.69	215741.38	242186.98	215741.38	235984.45

- 1 The Bank operates in four segments viz., Treasury, Retail, Non-Retail and Para Banking. 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.