

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

(₹ in Lacs)

	Business Segment	Quarter ended			Half Year		Year ended
		(Reviewed)			(Reviewed)		(Audited)
		30.09.2012	30.06.2012	30.09.2011	30.09.2012	30.09.2011	31.03.2012
(a)	Segment Revenue						
1	Treasury Operations	175267	147453	140822	322720	273942	572177
2	Retail Banking Operations	184143	185083	175170	369226	327011	738562
3	Corporate /Wholesale Banking	307474	316345	236622	623819	488917	1009086
4	Other Banking Operations	8091	7748	8523	15839	11234	27841
5	Unallocated	0	0		0	0	0
	Total	674975	656629	561137	1331604	1101105	2347666
	Less Inter-segment Revenue	9410	518		9928		
	Total Revenue	665565	656111	561137	1321676	1101105	2347666
(b)	Segment Results						
1	Treasury Operations	35834	-209	16449	35625	32368	94553
2	Retail Banking Operations	30659	25653	9738	56312	20928	95179
3	Corporate /Wholesale Banking	7705	45171	27302	52876	72384	65715
4	Other Banking Operations	4298	4244	4764	8542	6288	15828
5	Unallocated	0	0	0	0	0	0
	Total Profit Before Tax	78496	74859	58253	153355	131968	271275
(c)	Income Tax	23040	23700	23000	46740	50274	92562
(d)	Net Profit	55456	51159	35253	106615	81694	178714
(e)	Segment Assets						
1	Treasury Operations	9133402	8746889	8334239	9133402	8334239	7815345
2	Retail Banking Operations	6375207	6350650	5277806	6375207	5277806	5993371
3	Corporate/Wholesale Banking	11108908	11074102	9160737	11108908	9160737	12094952
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated Assets	306146	292122	324887	306146	324887	317476
	Total	26923663	26463763	23097669	26923663	23097669	26221144
(f)	Segment Liabilities						
1	Treasury Operations	8666170	8281668	7900789	8666170	7900789	7383756
2	Retail Banking Operations	6075899	6039537	5024190	6075899	5024190	5687745
3	Corporate /Wholesale Banking	10587360	10531592	8720533	10587360	8720533	11478183
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated Liabilities	132831	148620	177706	132831	177706	208154
6	Capital, Reserves & Surplus	1461402	1462346	1274451	1461402	1274451	1463306
	Total	26923663	26463763	23097669	26923663	23097669	26221144

- 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.*
- Segment wise income, expenditure, assets and liabilities which are not directly allocable have been allocated to the reportable segments based on assumptions considered appropriate.*
- Inter-segment revenue has been disclosed from last quarter.*