

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

( ₹ in Lacs)

	Business Segment	Quarter ended			Half Year		Year ended
		(Reviewed)			(Reviewed)		(Audited)
		30.09.2013	30.06.2013	30.09.2012	30.09.2013	30.09.2012	31.03.2013
<b>(a) Segment Revenue</b>							
1 Treasury Operations	214160	209550	175267	423710	322720	687271	
2 Retail Banking Operations	175651	206742	184143	382393	369226	918312	
3 Corporate /Wholesale Banking	388447	338204	307474	726651	623819	1141110	
4 Other Banking Operations	10160	7334	8091	17494	15839	32243	
5 Unallocated	0	0	0	0	0	0	
<b>Total</b>	<b>788417</b>	<b>761831</b>	<b>674975</b>	<b>1550248</b>	<b>1331604</b>	<b>2778936</b>	
<b>Less Inter-segment Revenue</b>	<b>188</b>	<b>478</b>	<b>9410</b>	<b>666</b>	<b>9928</b>	<b>11263</b>	
<b>Total Revenue</b>	<b>788229</b>	<b>761353</b>	<b>665565</b>	<b>1549582</b>	<b>1321676</b>	<b>2767673</b>	
<b>(b) Segment Results</b>							
1 Treasury Operations	-4777	31955	35834	27178	35625	92460	
2 Retail Banking Operations	-1302	30005	30659	28703	56312	159864	
3 Corporate /Wholesale Banking	29961	7178	7705	37139	52876	36275	
4 Other Banking Operations	4791	3884	4298	8675	8542	17830	
5 Unallocated	0	0	0	0	0	0	
<b>Total Profit Before Tax</b>	<b>28818</b>	<b>73022</b>	<b>78496</b>	<b>101840</b>	<b>153355</b>	<b>306429</b>	
<b>(c) Income Tax</b>	<b>8006</b>	<b>17000</b>	<b>23040</b>	<b>25006</b>	<b>46740</b>	<b>90636</b>	
<b>(d) Net Profit</b>	<b>20812</b>	<b>56022</b>	<b>55456</b>	<b>76834</b>	<b>106615</b>	<b>215793</b>	
<b>(e) Segment Assets</b>							
1 Treasury Operations	11413946	11510301	9133402	11413946	9133402	9949680	
2 Retail Banking Operations	7877251	7515147	6375207	7877251	6375207	7177392	
3 Corporate/Wholesale Banking	14332489	12671143	11108908	14332489	11108908	13755828	
4 Other Banking Operations	0	0	0	0	0	0	
5 Unallocated Assets	295212	313365	306146	295212	306146	303181	
<b>Total</b>	<b>33918898</b>	<b>32009956</b>	<b>26923663</b>	<b>33918898</b>	<b>26923663</b>	<b>31186081</b>	
<b>(f) Segment Liabilities</b>							
1 Treasury Operations	10715568	10908832	8666170	10715568	8666170	9394235	
2 Retail Banking Operations	7432250	7158640	6075899	7432250	6075899	6809684	
3 Corporate /Wholesale Banking	13522820	12070044	10587360	13522820	10587360	13051096	
4 Other Banking Operations	0	0	0	0	0	0	
5 Unallocated Liabilities	520456	143728	132831	520456	132831	201447	
6 Capital, Reserves & Surplus	1727804	1728712	1461402	1727804	1461402	1729619	
<b>Total</b>	<b>33918898</b>	<b>32009956</b>	<b>26923663</b>	<b>33918898</b>	<b>26923663</b>	<b>31186081</b>	

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.