

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

₹ in Lacs)

	Business Segment	Quarter ended			Nine Months		Year ended
		(Reviewed)			(Reviewed)		(Audited)
		31.12.2012	30.09.2012	31.12.2011	31.12.2012	31.12.2011	31.03.2012
(a)	Segment Revenue						
1	Treasury Operations	172863	171190	147795	491506	421737	572177
2	Retail Banking Operations	225989	184143	177095	595216	504106	738562
3	Corporate /Wholesale Banking	289884	307474	264431	913704	753349	1009086
4	Other Banking Operations	7760	8091	7360	23598	18594	27841
5	Unallocated	0	0	0	0	0	0
	Total	696496	670898	596681	2024024	1697786	2347666
	Less Inter-segment Revenue	559	5333	0	6410	0	0
	Total Revenue	695937	665565	596681	2017614	1697786	2347666
(b)	Segment Results						
1	Treasury Operations	23467	35834	18948	59092	51316	94553
2	Retail Banking Operations	20848	30659	16289	77160	37217	95179
3	Corporate /Wholesale Banking	1685	7705	-8087	54561	64297	65715
4	Other Banking Operations	4164	4298	3993	12705	10281	15828
5	Unallocated	0	0	0	0	0	0
	Total Profit Before Tax	50163	78496	31143	203518	163111	271275
(c)	Income Tax	19923	23040	11443	66663	61717	92562
(d)	Net Profit	30240	55456	19700	136855	101394	178714
(e)	Segment Assets						
1	Treasury Operations	9672543	9133402	7206668	9672543	7206668	7815345
2	Retail Banking Operations	6660364	6375207	5937345	6660364	5937345	5993371
3	Corporate/Wholesale Banking	11817876	11108908	10740268	11817876	10740268	12094952
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated Assets	308745	306146	334417	308745	334417	317476
	Total	28459528	26923663	24218698	28459528	24218698	26221144
(f)	Segment Liabilities						
1	Treasury Operations	9200110	8666170	6853837	9200110	6853837	7383756
2	Retail Banking Operations	6366354	6075899	5668822	6366354	5668822	5687745
3	Corporate /Wholesale Banking	11296196	10587360	10254527	11296196	10254527	11478183
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated Liabilities	136417	132831	168061	136417	168061	208154
6	Capital, Reserves & Surplus	1460451	1461402	1273451	1460451	1273451	1463306
	Total	28459528	26923663	24218698	28459528	24218698	26221144

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.

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