

(₹ in Lacs)

	Business Segment	Quarter ended			Nine Months		Year ended
		(Reviewed)			(Reviewed)		(Audited)
		31.12.2013	30.09.2013	31.12.2012	31.12.2013	31.12.2012	31.03.2013
(a) Segment Revenue							
1 Treasury Operations	217313	214160	172863	641022	491506	687271	
2 Retail Banking Operations	250243	175651	225989	632636	595216	918312	
3 Corporate /Wholesale Banking	349580	388447	289884	1076231	913704	1141110	
4 Other Banking Operations	6212	10160	7760	23706	23598	32243	
5 Unallocated	0	0	0	0	0	0	
Total	823348	788417	696496	2373595	2024024	2778936	
Less Inter-segment Revenue	331	188	559	997	6410	11263	
Total Revenue	823017	788229	695937	2372599	2017614	2767673	
(b) Segment Results							
1 Treasury Operations	54816	-4777	23467	81995	59092	92460	
2 Retail Banking Operations	33780	-1302	20848	62483	77160	159864	
3 Corporate /Wholesale Banking	-26390	29961	1685	10749	54561	36275	
4 Other Banking Operations	2917	4936	4164	11737	12705	17830	
5 Unallocated	0	0	0	0	0	0	
Total Profit Before Tax	65123	28818	50163	166964	203518	306429	
(c) Income Tax	30229	8006	19923	55235	66663	90636	
(d) Net Profit	34894	20812	30240	111729	136855	215793	
(e) Segment Assets							
1 Treasury Operations	11553228	11413946	9672543	11553228	9672543	9949680	
2 Retail Banking Operations	8284406	7877251	6660364	8284406	6660364	7177392	
3 Corporate/Wholesale Banking	14228096	14332489	11817876	14228096	11817876	13755828	
4 Other Banking Operations	0	0	0	0	0	0	
5 Unallocated Assets	317655	295212	308745	317655	308745	303181	
Total	34383385	33918898	28459528	34383385	28459528	31186081	
(f) Segment Liabilities							
1 Treasury Operations	10974693	10715568	9200110	10974693	9200110	9394235	
2 Retail Banking Operations	7909435	7432250	6366354	7909435	6366354	6809684	
3 Corporate /Wholesale Banking	13584100	13522820	11296196	13584100	11296196	13051096	
4 Other Banking Operations	0	0	0	0	0	0	
5 Unallocated Liabilities	138306	520456	136417	138306	136417	201447	
6 Capital, Reserves & Surplus	1776851	1727804	1460451	1776851	1460451	1729619	
Total	34383385	33918898	28459528	34383385	28459528	31186081	

- 1 The Bank operates in four segments viz., Treasury, Retail, Corporate / Wholesale 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.

(RAKESH SETHI)
EXECUTIVE DIRECTOR

(K. SUBRAHMANYAM)
EXECUTIVE DIRECTOR

(S. K. JAIN)
EXECUTIVE DIRECTOR

(ARUN TIWARI)
CHAIRMAN & MANAGING DIRECTOR