

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

(₹ in Lacs)

Business Segment	Standalone					Consolidated	
	Quarter ended			Year ended		Year ended	
	(Audited)	(Reviewed)	(Audited)	(Audited)		(Audited)	(Audited)
	31.03.2013	31.12.2012	31.03.2012	31.03.2013	31.03.2012	31.03.2013	31.03.2012
<b>(a) Segment Revenue</b>							
1 Treasury Operations	195765	172863	150440	687271	572177	687271	572177
2 Retail Banking Operations	323096	225989	234455	918312	738562	918312	738562
3 Corporate /Wholesale Banking	227406	289884	255737	1141110	1009086	1141110	1009086
4 Other Banking Operations	8645	7760	9248	32243	27841	32243	27841
5 Unallocated	0	0	0	0	0	35984	-389
<b>Total</b>	<b>754912</b>	<b>696496</b>	<b>649880</b>	<b>2778936</b>	<b>2347666</b>	<b>2814920</b>	
<b>Less Inter-segment Revenue</b>	<b>4853</b>	<b>559</b>	<b>0</b>	<b>11263</b>	<b>0</b>	<b>11263</b>	
<b>Total Revenue</b>	<b>750059</b>	<b>695937</b>	<b>649880</b>	<b>2767673</b>	<b>2347666</b>	<b>2803657</b>	<b>2347277</b>
<b>(b) Segment Results</b>							
1 Treasury Operations	33368	23467	43237	92460	94553	92460	94553
2 Retail Banking Operations	82703	20848	57962	159864	95179	159864	95179
3 Corporate /Wholesale Banking	-18286	1685	1418	36275	65715	36275	65715
4 Other Banking Operations	5125	4164	5548	17830	15828	17830	15828
5 Unallocated	0	0	0	0	0	-2678	-1513
<b>Total Profit Before Tax</b>	<b>102910</b>	<b>50163</b>	<b>108165</b>	<b>306429</b>	<b>271275</b>	<b>303751</b>	<b>269762</b>
<b>(c) Income Tax</b>	<b>23972</b>	<b>19923</b>	<b>30845</b>	<b>90636</b>	<b>92562</b>	<b>90636</b>	<b>92562</b>
<b>(d) Net Profit</b>	<b>78938</b>	<b>30240</b>	<b>77320</b>	<b>215793</b>	<b>178714</b>	<b>213115</b>	<b>177201</b>
<b>(e) Segment Assets</b>							
1 Treasury Operations	9949680	9672543	7815345	9949680	7815345	9949680	7815345
2 Retail Banking Operations	7177392	6660364	5993371	7177392	5993371	7177392	5993371
3 Corporate/Wholesale Banking	13755828	11817876	12094952	13755828	12094952	13755828	12094952
4 Other Banking Operations	0	0	0	0	0	0	0
5 Unallocated Assets	303181	308745	317476	303181	317476	408292	398801
<b>Total</b>	<b>31186081</b>	<b>28459528</b>	<b>26221144</b>	<b>31186081</b>	<b>26221144</b>	<b>31291192</b>	<b>26302469</b>
<b>(f) Segment Liabilities</b>							
1 Treasury Operations	9394235	9200110	7383756	9394235	7383756	9394235	7383756
2 Retail Banking Operations	6809684	6366354	5687745	6809684	5687745	6809684	5687745
3 Corporate /Wholesale Banking	13051096	11296196	11478183	13051096	11478183	13051096	11478183
4 Other Banking Operations	0	0	0	0	0	0	0
5 Unallocated Liabilities	201447	136417	208154	201447	208154	306558	289479
6 Capital, Reserves & Surplus	1729619	1460451	1463306	1729619	1463306	1729619	1463306
<b>Total</b>	<b>31186081</b>	<b>28459528</b>	<b>26221144</b>	<b>31186081</b>	<b>26221144</b>	<b>31291192</b>	<b>26302469</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.*