

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

(₹ in Lacs)

Business Segment	Standalone				
	Quarter ended			Year ended	
	(Audited)	(Reviewed)	(Audited)	(Audited)	
	31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014
(a) Segment Revenue					
1 Treasury Operations	262440	240108	210558	945735	851580
2 Retail Banking Operations	255030	289585	270839	1009656	903475
3 Corporate /Wholesale Banking	412128	354765	353874	1573395	1430105
4 Other Banking Operations	9876	8518	9424	34236	33129
5 Unallocated	0	0	0	0	0
Total	939474	892976	844695	3563022	3218289
Less Inter-segment Revenue	1103	876	200	2326	1196
Total Revenue	938371	892100	844495	3560696	3217093
(b) Segment Results					
1 Treasury Operations	64187	55780	32565	190299	114560
2 Retail Banking Operations	57520	32304	22081	121699	84564
3 Corporate /Wholesale Banking	-62456	-30902	-19298	-50319	-8549
4 Other Banking Operations	4984	4160	4577	16659	16314
5 Unallocated	0	0	0	0	0
Total Profit Before Tax	64235	61342	39925	278338	206889
(c) Income Tax	19858	31100	-17966	100174	37269
(d) Net Profit	44377	30242	57891	178164	169620
(e) Segment Assets					
1 Treasury Operations	11344055	12061324	11820815	11344055	11820815
2 Retail Banking Operations	10728595	10289466	8708832	10728595	8708832
3 Corporate/Wholesale Banking	15647427	14581577	14777685	15647427	14777685
4 Other Banking Operations	0	0	0	0	0
5 Unallocated Assets	441516	245600	70758	441516	70758
Total	38161593	37177967	35378090	38161593	35378090
(f) Segment Liabilities					
1 Treasury Operations	10765406	11378475	11110108	10765406	11110108
2 Retail Banking Operations	10276057	9795525	8231590	10276057	8231590
3 Corporate /Wholesale Banking	14987409	13881595	13967871	14987409	13967871
4 Other Banking Operations	0	0	0	0	0
5 Unallocated Liabilities	156518	143185	220985	156518	220985
6 Capital, Reserves & Surplus	1976203	1979187	1847536	1976203	1847536
Total	38161593	37177967	35378090	38161593	35378090

- 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.
- Segment wise income, expenditure, assets and liabilities which are not directly allocable have been allocated to the reportable segments based on assumptions as considered appropriate by the management.
- Previous year's/Twelve Month's/Quarter's figures have been regrouped/recasted wherever considered necessary to correspond with the current Twelve Month's/Quarter's classification/ presentation.

(RAKESH SETHI)
EXECUTIVE DIRECTOR

(K. SUBRAHMANYAM)
EXECUTIVE DIRECTOR

(ARUN TIWARI)
CHAIRMAN & MANAGING DIRECTOR

Particulars	Year ended	
	(Audited)	
	31.03.2015	31.03.2014
(a) Segment Revenue		
1 Treasury Operations	945735	851580
2 Retail Banking Operations	1009656	903475
3 Corporate /Wholesale Banking	1573395	1430105
4 Other Banking Operations	34236	33129
5 Unallocated	51444	36333
Total	3614466	3254622
Less Inter-segment Revenue	2326	1196
Total Revenue	3612140	3253426
(b) Segment Results		
1 Treasury Operations	190299	114560
2 Retail Banking Operations	121699	84564
3 Corporate /Wholesale Banking	-50319	-8549
4 Other Banking Operations	16659	16314
5 Unallocated	-2592	-2664
Total Profit Before Tax	275746	204225
(c) Income Tax	100000	37269
(d) Net Profit	175746	166956
(e) Segment Assets		
1 Treasury Operations	11344055	11844908
2 Retail Banking Operations	10728595	8759732
3 Corporate/Wholesale Banking	15647427	14442144
4 Other Banking Operations	0	0
5 Unallocated Assets	636818	454662
Total	38356895	35501446
(f) Segment Liabilities		
1 Treasury Operations	10765406	11215487
2 Retail Banking Operations	10276057	8341491
3 Corporate /Wholesale Banking	14987409	13752591
4 Other Banking Operations	0	0
5 Unallocated Liabilities	338106	317345
6 Capital, Reserves & Surplus	1989917	1874532
Total	38356895	35501446

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