

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

	Business Segment	Quarter ended			Half Year ended		(₹ in Lacs)
		(Reviewed)			(Reviewed)		(Audited)
		30.09.2014	30.06.2014	30.09.2013	30.09.2014	30.09.2013	31.03.2014
(a) Segment Revenue							
1 Treasury Operations	221786	221401	214160	443187	423710	851580	
2 Retail Banking Operations	251747	213294	175650	465041	382393	903475	
3 Corporate /Wholesale Banking	393734	412769	388447	806503	726651	1430105	
4 Other Banking Operations	8327	7514	10160	15841	17494	33129	
5 Unallocated	0	0	0	0	0	0	
Total	875594	854978	788417	1730572	1550248	3218289	
Less Inter-segment Revenue	125	222	188	347	666	1196	
Total Revenue	875469	854756	788229	1730225	1549582	3217093	
(b) Segment Results							
1 Treasury Operations	26836	43495	-4777	70331	27178	114560	
2 Retail Banking Operations	8174	23701	-1302	31875	28703	84564	
3 Corporate /Wholesale Banking	15954	27086	29961	43040	37139	-8549	
4 Other Banking Operations	3886	3629	4936	7515	8820	16314	
5 Unallocated	0	0	0	0	0	0	
Total Profit Before Tax	54850	97911	28818	152761	101840	206889	
(c) Income Tax	17716	31500	8006	49216	25006	37269	
(d) Net Profit	37134	66411	20812	103545	76834	169620	
(e) Segment Assets							
1 Treasury Operations	11245455	11294564	11366329	11245455	11366329	11820815	
2 Retail Banking Operations	9694367	9216118	7705961	9694367	7705961	8708832	
3 Corporate/Wholesale Banking	14855949	14905912	14551805	14855949	14551805	14777685	
4 Other Banking Operations	0	0	0	0	0	0	
5 Unallocated Assets	253087	234893	319763	253087	319763	70758	
Total	36048858	35651487	33943858	36048858	33943858	35378090	
(f) Segment Liabilities							
1 Treasury Operations	10607477	10652418	10797652	10607477	10797652	11110108	
2 Retail Banking Operations	9194200	8737482	7357916	9194200	7357916	8231590	
3 Corporate /Wholesale Banking	14089479	14131780	13894563	14089479	13894563	13967871	
4 Other Banking Operations	0	0	0	0	0	0	
5 Unallocated Liabilities	208076	216686	165922	208076	165922	220985	
6 Capital, Reserves & Surplus	1949626	1913121	1727805	1949626	1727805	1847536	
Total	36048858	35651487	33943858	36048858	33943858	35378090	

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 as considered appropriate by the management.

3 Previous year's/Half year's/Quarter's figures have been regrouped/recasted wherever considered necessary to correspond with the current Half year's/Quarter's classification/ presentation.

(RAKESH SETHI)
EXECUTIVE DIRECTOR

(K. SUBRAHMANYAM)
EXECUTIVE DIRECTOR

(ARUN TIWARI)
CHAIRMAN & MANAGING DIRECTOR

