

Business Segment	Standalone					Consolidated	
	Quarter ended			Year ended		Year ended	
	(Audited)	(Reviewed)	(Audited)	(Audited)		(Audited)	(Audited)
	31.03.2014	31.12.2013	31.03.2013	31.03.2014	31.03.2013	31.03.2014	31.03.2013
<b>(a) Segment Revenue</b>							
1 Treasury Operations	210557	217313	195765	851580	687271	851580	687271
2 Retail Banking Operations	270837	250243	323096	903475	918312	903475	918312
3 Corporate /Wholesale Banking	353872	349580	227406	1430105	1141110	1430105	1141110
4 Other Banking Operations	9424	6212	8645	33130	32243	33130	32243
5 Unallocated	0	0	0	0	0	36333	35984
<b>Total</b>	<b>844691</b>	<b>823348</b>	<b>754912</b>	<b>3218290</b>	<b>2778936</b>	<b>3254623</b>	<b>2814920</b>
<b>Less Inter-segment Revenue</b>	<b>200</b>	<b>331</b>	<b>4853</b>	<b>1196</b>	<b>11263</b>	<b>1196</b>	<b>11263</b>
<b>Total Revenue</b>	<b>844491</b>	<b>823017</b>	<b>750059</b>	<b>3217093</b>	<b>2767673</b>	<b>3253427</b>	<b>2803657</b>
<b>(b) Segment Results</b>							
1 Treasury Operations	32565	54816	33368	114560	92460	114560	92460
2 Retail Banking Operations	22080	33780	82703	84564	159864	84564	159864
3 Corporate /Wholesale Banking	-19299	-26390	-18286	-8549	36275	-8549	36275
4 Other Banking Operations	4572	2917	5125	16309	17830	16309	17830
5 Unallocated	0	0	0	0	0	-2665	-2678
<b>Total Profit Before Tax</b>	<b>39917</b>	<b>65123</b>	<b>102910</b>	<b>206883</b>	<b>306429</b>	<b>204218</b>	<b>303751</b>
(c) Income Tax	-17971	30229	23972	37264	90636	37264	90636
<b>(d) Net Profit</b>	<b>57888</b>	<b>34894</b>	<b>78938</b>	<b>169620</b>	<b>215793</b>	<b>166955</b>	<b>213115</b>
<b>(e) Segment Assets</b>							
1 Treasury Operations	11844908	11553228	9949680	11844908	9949680	11844908	9949680
2 Retail Banking Operations	8759732	8284406	7177392	8759732	7177392	8759732	7177392
3 Corporate/Wholesale Banking	14442144	14228096	13755828	14442144	13755828	14442144	13755828
4 Other Banking Operations	0	0	0	0	0	0	0
5 Unallocated Assets	328169	317655	303181	328169	303181	454662	408292
<b>Total</b>	<b>35374953</b>	<b>34383385</b>	<b>31186081</b>	<b>35374953</b>	<b>31186081</b>	<b>35501446</b>	<b>31291192</b>
<b>(f) Segment Liabilities</b>							
1 Treasury Operations	11215487	10974693	9394235	11215487	9394235	11215487	9394235
2 Retail Banking Operations	8341491	7909435	6809684	8341491	6809684	8341491	6809684
3 Corporate /Wholesale Banking	13752591	13584100	13051096	13752591	13051096	13752591	13051096
4 Other Banking Operations	0	0	0	0	0	0	0
5 Unallocated Liabilities	217849	138306	201447	217849	201447	317345	293159
6 Capital, Reserves & Surplus	1847536	1776851	1729619	1847536	1729619	1874532	1743019
<b>Total</b>	<b>35374953</b>	<b>34383385</b>	<b>31186081</b>	<b>35374953</b>	<b>31186081</b>	<b>35501445</b>	<b>31291192</b>

- 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 considered appropriate.
- 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