

SEGMENT REPORTING FOR THE QUARTER /HALF YEAR ENDED 30TH SEPTEMBER 2013

PART A - BUSINESS SEGMENTS

₹ In lacs

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2013	30.06.2013	30.09.2012	30.09.2013	30.09.2012	31.03.2013
		Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
1	Segment Revenue						
	(a) Treasury Operations	280743	286940	254325	567683	504252	1064204
	(b) Corporate/Wholesale Banking	552552	549796	577624	1102348	1114853	2234046
	(c) Retail Banking	319676	318122	284852	637798	649929	1244100
	(d) Other Banking Operations	10313	19801	16716	30114	36680	68575
	Total Revenue	1163284	1174659	1133517	2337943	2305714	4610925
2	Segment Results						
	(a) Treasury Operations	24891	41379	21805	66270	50020	120923
	(b) Corporate/Wholesale Banking	159207	175351	166287	334558	329557	673135
	(c) Retail Banking	92107	101462	81171	193569	192122	374857
	(d) Other Banking Operations	2825	6315	4776	9140	10843	20662
	Total	279030	324507	274039	603537	582542	1189577
3	Unallocated Expenditure	25546	27127	20753	52673	45167	98840
4	Operating Profit	253484	297380	253286	550864	537375	1090737
5	Provision for Tax	13062	63200	39345	76262	95618	177409
6	Extraordinary items	0	0	0	0	0	0
7	Net profit	50549	127532	106558	178081	231125	474767
8	Segment Assets						
	(a) Treasury Operations	13708808	13647577	14166256	13708808	14166256	13614511
	(b) Corporate/Wholesale Banking	24192518	23608984	22617726	24192518	22617726	23368267
	(c) Retail Banking	10527371	9919598	9458283	10527371	9458283	10111671
	(d) Other Banking Operations	664305	639637	639895	664305	639895	456162
	(e) Unallocated	337373	294414	314021	337373	314021	337093
	Total	49430375	48110210	47196181	49430375	47196181	47887704
9	Segment Liabilities						
	(a) Treasury Operations	12839381	12757915	13351133	12839381	13351133	12743438
	(b) Corporate/Wholesale Banking	22658203	22069956	21316307	22658203	21316307	21873137
	(c) Retail Banking	9859714	9272957	8914056	9859714	8914056	9464715
	(d) Other Banking Operations	622175	597940	603076	622175	603076	426976
	(e) Unallocated	341	16330	357	341	357	111748
	Total	45979814	44715098	44184929	45979814	44184929	44620014
10	Capital Employed						
	(a) Treasury Operations	869427	889662	815123	869427	815123	871073
	(b) Corporate/Wholesale Banking	1534315	1539028	1301419	1534315	1301419	1495130
	(c) Retail Banking	667657	646641	544227	667657	544227	646956
	(d) Other Banking Operations	42130	41697	36819	42130	36819	29186
	(e) Unallocated	337032	278084	313664	337032	313664	225345
	Total Capital Employed	3450561	3395112	3011252	3450561	3011252	3267690

Notes :

- 1 Segment Liabilities are distributed in the ratio of their respective Segment Assets.
- 2 As the operations outside India are less than the threshold limit of 10%, secondary segment information is not required to be furnished.
- 3 Figures of the previous period have been re-grouped/re-classified wherever necessary to make them comparable.