SEGMENT REPORTING FOR THE QUARTER /YEAR ENDED 31st MARCH 2013

₹ In lacs

Sr. No.	Particulars	Quarter Ended			Year Ended		Year Ended	
		Standalone			Standalone		Consolidated	
		31.03.2013	31.12.2012	31.03.2012	31.03.2013	31.03.2012	31.03.2013	31.03.2012
		Audited	Reviewed	Audited	Audited	Audited	Audited	Audited
1	**Segment Revenue**							
	(a) Treasury Operations	283466	276490	238246	1064204	856879	1100007	880418
	(b) Corporate/Wholesale Banking	558325	560864	432529	2234046	1914220	2266692	1934958
	(c) Retail Banking	291137	303034	407657	1244100	1232304	1300724	1265907
	(d) Other Banking Operations	22356	9538	18018	68575	64471	70591	92208
	Total Revenue	**1155284**	**1149926**	**1096450**	**4610925**	**4067874**	**4738014**	**4173491**
2	**Segment Results**							
	(a) Treasury Operations	49619	21287	32636	120923	84636	131838	92233
	(b) Corporate/Wholesale Banking	169961	173615	145648	673135	643479	682946	647960
	(c) Retail Banking	88708	94026	137176	374857	414248	388965	422170
	(d) Other Banking Operations	6783	3036	6064	20662	21672	19937	22594
	Total	**315071**	**291964**	**321524**	**1189577**	**1164035**	**1223686**	**1184957**
3	Unallocated Expenditure	29900	23773	27909	98840	102606	99645	102606
4	**Operating Profit**	**285171**	**268191**	**293615**	**1090737**	**1061429**	**1124041**	**1082351**
5	Provision for Tax	24322	57469	48479	177409	215284	185923	219648
6	Extraordinary items	0	0	0	0	0	0	0
7	Share of Earnings in Associates (Net)						9236	7768
8	Minority Interest						6539	2703
9	**Net profit**	**113080**	**130562**	**142406**	**474767**	**488420**	**495421**	**502546**
10	**Segment Assets**							
	(a) Treasury Operations	13614511	13397384	12798711	13614511	12798711	14318566	13305485
	(b) Corporate/Wholesale Banking	23368267	23103886	22414288	23368267	22414288	24011622	22866035
	(c) Retail Banking	10111671	9753978	9396707	10111671	9396707	10521723	9634938
	(d) Other Banking Operations	456162	444884	853639	456162	853639	468706	879565
	(e) Unallocated	337093	301098	355890	337093	355890	337093	358516
	Total	**47887704**	**47001230**	**45819235**	**47887704**	**45819235**	**49657710**	**47044539**
11	**Segment Liabilities**							
	(a) Treasury Operations	12743438	12582321	12091267	12743438	12091267	13213120	12397076
	(b) Corporate/Wholesale Banking	21873137	21698301	21175346	21873137	21175346	23077994	21721959
	(c) Retail Banking	9464715	9160569	8877307	9464715	8877307	9378866	9059019
	(d) Other Banking Operations	426976	417818	806454	426976	806454	429079	827964
	(e) Unallocated	111748	377	87319	111748	87319	111748	118137
	Total	**44620014**	**43859386**	**43037693**	**44620014**	**43037693**	**46210807**	**44124155**
12	**Capital Employed**							
	(a) Treasury Operations	871073	815063	707444	871073	707444	1105446	908409
	(b) Corporate/Wholesale Banking	1495130	1405585	1238942	1495130	1238942	933628	1144076
	(c) Retail Banking	646956	593409	519400	646956	519400	1142857	575919
	(d) Other Banking Operations	29186	27066	47185	29186	47185	39627	51601
	(e) Unallocated	225345	300721	268571	225345	268571	225345	240379
	Total Capital Employed	**3267690**	**3141844**	**2781542**	**3267690**	**2781542**	**3446903**	**2920384**

Note : 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.