

SEGMENT REPORTING FOR THE QUARTER /YEAR ENDED 31st MARCH 2014

₹ In lacs

Sr. No.	Particulars	Quarter Ended			Year Ended		Year Ended	
		Standalone			Standalone		Consolidated	
		31.03.2014	31.12.2013	31.03.2013	31.03.2014	31.03.2013	31.03.2014	31.03.2013
		Audited	Reviewed	Audited	Audited	Audited	Audited	Audited
1	Segment Revenue							
	(a) Treasury Operations	307450	281354	283466	1156487	1064204	1199800	1100007
	(b) Corporate/Wholesale Banking	607444	570468	558325	2280260	2234046	2426788	2266692
	(c) Retail Banking	331103	329717	291137	1298618	1244100	1293454	1300724
	(d) Other Banking Operations	3826	10691	22356	44631	68575	46801	70591
	Total Revenue	1249823	1192230	1155284	4779996	4610925	4966843	4738014
2	Segment Results							
	(a) Treasury Operations	36245	27723	49619	130238	120923	148506	131838
	(b) Corporate/Wholesale Banking	205727	184473	169961	724758	673135	751731	682946
	(c) Retail Banking	112558	106626	88708	412753	374857	417670	388965
	(d) Other Banking Operations	1525	3521	6783	14186	20662	13054	19937
	Total	356055	322343	315071	1281935	1189577	1330961	1223686
3	Unallocated Expenditure	38712	52105	29900	143490	98840	144294	99645
4	Operating Profit	317343	270238	285171	1138445	1090737	1186667	1124041
5	Profit before Tax	103474	111234	137401	469051	652176	505191	681344
6	Provision for Tax	22839	35693	24321	134794	177409	143484	185923
7	Extraordinary items		0	0	0	0	0	0
8	Share of Earning in Associates(Net)						13929	9236
9	Minority Interest						5683	6539
10	Net profit	80635	75541	113080	334257	474767	361707	495421
11	Segment Assets							
	(a) Treasury Operations	14738938	14690791	13614511	14738938	13614511	15563258	14318566
	(b) Corporate/Wholesale Banking	27042005	25017570	23375336	27042005	23375336	28995399	24018691
	(c) Retail Banking	11680455	10951780	10111671	11680455	10111671	11326463	10521723
	(d) Other Banking Operations	1207539	1172926	456162	1207539	456162	1223873	468706
	(e) Unallocated	373055	358687	337093	373055	337093	373055	337093
	Total	55041992	52191754	47894773	55041992	47894773	57482048	49664779
12	Segment Liabilities							
	(a) Treasury Operations	13871663	13778978	12743438	13871663	12743438	14427208	13213120
	(b) Corporate/Wholesale Banking	25450787	23464804	21880206	25450787	21880206	26564675	23085063
	(c) Retail Banking	10993149	10272035	9464715	10993149	9464715	11539865	9378866
	(d) Other Banking Operations	1136485	1100126	426976	1136485	426976	1140602	429079
	(e) Unallocated	376	42438	111748	376	111748	376	111748
	Total	51452460	48658381	44627083	51452460	44627083	53672726	46217876
13	Capital Employed							
	(a) Treasury Operations	867275	911813	871073	867275	871073	1136050	1105446
	(b) Corporate/Wholesale Banking	1591218	1552766	1495130	1591218	1495130	2430724	933628
	(c) Retail Banking	687306	679745	646956	687306	646956	-213402	1142857
	(d) Other Banking Operations	71054	72800	29186	71054	29186	83271	39627
	(e) Unallocated	372679	316249	225345	372679	225345	372679	225345
	Total Capital Employed	3589532	3533373	3267690	3589532	3267690	3809322	3446903

PART B - GEOGRAPHIC SEGMENTS

Sr. No.	Particulars	Quarter Ended			Year Ended		Year Ended	
		Standalone			Standalone		Consolidated	
		31.03.2014	31.12.2013	31.03.2013	31.03.2014	31.03.2013	31.03.2014	31.03.2013
		Audited	Reviewed	Audited	Audited	Audited	Audited	Audited
1	Revenue							
	(a) Domestic	1196799	1152157	1108983	4682517	4520754	4809872	4602654
	(b) International	53024	40073	46301	97479	90171	156971	135360
	Total	1249823	1192230	1155284	4779996	4610925	4966843	4738014
2	Assets							
	(a) Domestic	48594534	51672151	43767324	48594534	43767324	49750567	44596108
	(b) International	6447458	519603	4127449	6447458	4127449	7731481	5068671
	Total	55041992	52191754	47894773	55041992	47894773	57482048	49664779

Notes :

- 1 Segment Liabilities are distributed in the ratio of their respective Segment Assets.
- 2 Figures of the previous period have been re-grouped/re-classified wherever necessary to make them comparable.