

Particulars	Quarter Ended			Year Ended		Year ended	
	31.03.2016 (Audited)	31.12.2015 (Reviewed)	31.03.2015 (Audited)	31.03.2016 (Audited)	31.03.2015 (Audited)	31.03.2016 (Audited)	31.03.2015 (Audited)
Part A. Business Segments							
	STANDALONE				CONSOLIDATED		
I. Segment Revenue							
(a) Treasury Operations	1 16 729.44	1 12 823.63	99 387.13	4 59 180.11	3 97 083.13	4 59 180.11	3 97 083.13
(b) Corporate Banking	1 82 727.32	1 70 352.73	1 83 552.74	7 12 237.29	7 16 173.29	7 12 237.29	7 16 173.29
(c) Retail Banking	1 48 724.02	1 51 048.38	1 54 012.05	6 13 223.37	5 96 668.77	6 13 223.37	5 96 668.77
(d) Other Banking operations	3 179.60	9 615.70	4 097.05	17 879.21	11 704.45	18 679.56	12 631.08
Total	4 51 360.38	4 43 840.44	4 41 048.97	18 02 519.98	17 21 629.64	18 03 320.33	17 22 556.27
Income from operations	4 51 360.38	4 43 840.44	4 41 048.97	18 02 519.98	17 21 629.64	18 03 320.33	17 22 556.27
2. Segment Results (Profit)							
(a) Treasury Operations	35 197.22	24 915.22	26 396.52	97 811.14	67 145.40	97 811.14	67 145.40
(b) Corporate Banking	24 729.55	22 816.37	28 393.64	1 03 080.91	1 23 834.64	1 03 080.91	1 23 834.64
(c) Retail Banking	19 637.30	18 705.80	22 840.28	84 440.60	98 689.73	84 440.60	98 689.73
(d) Other Banking Operations	3 176.97	9 615.70	4 094.40	17 876.59	11 701.82	18 236.64	11 371.06
Total	82 741.04	76 053.09	81 724.84	3 03 209.24	3 01 371.59	3 03 569.29	3 01 040.83
Add : (i) Other Un-allocable Income	.00					3 773.59	3 705.92
(ii) Exceptional item	.00						
(iii) Minority Interest	.00					- 96.87	- 175.38
Less: Other Un-allocable Expenditure	81 358.20	71 805.34	56 256.73	2 07 678.71	1 54 509.02	2 07 725.66	1 53 239.33
Total Profit Before Tax	1 382.84	4 247.75	25 468.11	95 530.53	1 46 862.57	99 520.35	1 51 332.04
Less : Provisions for taxation	- 7 066.18	17.57	4 852.29	24 392.20	46 345.13	24 392.20	46 455.77
Profit after tax	8 449.02	4 230.18	20 615.82	71 138.33	1 00 517.44	75 128.15	1 04 876.27
Other Information							
Segment Assets							
(a) Treasury Operations	54 99 689.14	57 31 243.02	48 25 097.66	54 99 689.14	48 25 097.66	54 99 689.14	48 25 097.66
(b) Corporate Banking	82 19 309.82	76 68 512.83	80 32 003.23	82 19 309.82	80 32 003.23	82 19 309.82	80 32 003.23
(c) Retail Banking	67 32 599.66	65 79 415.30	65 07 843.89	67 32 599.66	65 07 843.88	67 32 599.66	65 07 843.89
(d) Other Banking Operations	105.75	105.75	78.00	105.75	78.00	105.75	- 44 930.84
(e) Unallocated Corporate Assets	- 80 666.17	- 1 31 738.80	- 81 425.48	- 80 666.17	- 81 425.47	- 57 595.07	- 16 441.53
Total	203 71 038.20	198 47 538.10	192 83 597.30	203 71 038.20	1 92 83 597.30	203 94 109.30	1 93 03 572.41
Segment Liabilities							
(a) Treasury Operations	54 67 480.45	54 79 070.91	47 89 895.71	54 67 480.45	47 89 895.71	54 67 480.45	47 89 895.71
(b) Corporate Banking	71 69 398.43	67 50 075.77	70 34 807.03	71 69 398.43	70 34 807.03	71 69 398.43	70 34 807.03
(c) Retail Banking	58 94 126.38	58 37 344.26	56 73 036.49	58 94 126.38	56 73 036.49	58 94 126.38	56 73 036.49
(d) Other Banking Operations		0	0	0	0	23 071.10	404.75
(e) Unallocated Corporate Liabilities	2 14 055.25	2 40 919.36	3 02 532.45	2 14 055.25	3 02 532.45	2 14 055.25	3 02 532.45
(f) Capital, Reserves and Surplus	16 25 977.69	15 40 127.80	14 83 325.61	16 25 977.69	14 83 325.62	16 25 977.69	15 02 895.98
Total	203 71 038.20	1 98 47 538.10	1 92 83 597.30	203 71 038.20	1 92 83 597.30	203 94 109.30	1 93 03 572.41
Part B - Geographic Segments							
I. Revenue							
a) Domestic Operations	4 44 715.36	4 36 528.02	4 33 871.19	17 73 955.29	16 89 860.15	17 74 755.64	16 90 786.78
b) Foreign Operations	6 645.02	7 312.42	7 177.78	28 564.69	31 769.49	28 564.69	31 769.49
Total	4 51 360.38	4 43 840.44	4 41 048.97	18 02 519.98	17 21 629.64	18 03 320.33	17 22 556.27
II. Assets							
a) Domestic Operations	194 63 867.10	1 90 46 704.46	1 84 70 552.74	194 63 867.10	1 84 70 552.74	1 94 86 938.20	1 84 82 142.97
b) Foreign Operations	9 07 171.10	8 00 833.64	8 13 044.56	9 07 171.10	8 13 044.56	9 07 171.10	8 21 429.44
Total	203 71 038.20	1 98 47 538.10	1 92 83 597.30	203 71 038.20	1 92 83 597.30	2 03 94 109.30	1 93 03 572.41

Segment Revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible & figures have been regrouped wherever considered necessary to conform to current quarter classification.

Place: Chennai
Date: 11.05.2016

A S Rajeev
Executive Director

R Subramania Kumar
Executive Director

Mahesh Kumar Jain
Managing Director & CEO

