

Particulars	Quarterly Results			Half-year Ended		Year ended
	30.09.2014 (Reviewed)	30.06.2014 (Reviewed)	30.09.2013 (Reviewed)	30.09.2014 (Reviewed)	30.09.2013 (Reviewed)	31.03.2014 (Audited)
Part A. Business Segments						
I. Segment Revenue						
(a) Treasury Operations	97 549.24	98 998.36	98 736.05	1 96 547.60	2 18 293.18	4 20 011.79
(b) Corporate Banking	1 78 126.48	1 76 182.30	1 66 433.32	3 54 308.78	3 35 029.80	6 84 368.90
(c) Retail Banking	1 56 433.75	1 37 575.49	1 40 410.49	2 94 009.24	2 69 386.29	5 43 791.73
(d) Other Banking operations	1 923.02	1 645.09	2 244.37	3 568.11	4 662.71	13 916.50
Total	4 34 032.49	4 14 401.24	4 07 824.23	8 48 433.73	8 27 371.98	16 62 088.92
Income from operations	4 34 032.49	4 14 401.24	4 07 824.23	8 48 433.73	8 27 371.98	16 62 088.92
2. Segment Results (Profit)						
(a) Treasury Operations	8 072.24	16 902.95	10 309.06	24 975.19	52 119.83	84 753.08
(b) Corporate Banking	36 162.85	26 125.71	32 797.49	62 288.56	56 937.15	1 09 955.82
(c) Retail Banking	30 334.87	19 026.14	25 230.44	49 361.01	42 813.10	81 477.68
(d) Other Banking Operations	1 923.03	1 645.08	2 225.96	3 568.11	4 622.26	13 873.42
Total	76 492.99	63 699.88	70 562.95	1 40 192.87	1 56 492.34	2 90 060.00
Less: Other Un-allocable Expenditure	28 663.13	32 561.63	22 496.59	61 224.76	59 309.14	1 42 492.88
Total Profit Before Tax	47 829.86	31 138.25	48 066.36	78 968.11	97 183.20	1 47 567.12
Less: Provisions for taxation	16 396.64	10 422.28	17 490.04	26 818.92	34 867.75	31 672.62
Profit after tax	31 433.22	20 715.97	30 576.32	52 149.19	62 315.45	1 15 894.50
Other Information						
Segment Assets						
(a) Treasury Operations	55 14 113.62	49 32 694.76	51 44 047.83	55 14 113.62	51 44 047.83	48 78 494.06
(b) Corporate Banking	74 46 753.16	74 24 176.20	69 70 039.14	74 46 753.16	69 70 039.14	79 06 526.60
(c) Retail Banking	58 71 679.22	55 51 112.88	53 71 434.61	58 71 679.22	53 71 434.61	59 48 342.76
(d) Other Banking Operations	78.00	78.00	223.97	78.00	223.97	78.00
(e) Unallocated Corporate Assets	- 61 718.28	- 50 712.81	-7552.64	- 61 718.28	-7552.64	- 771.33
Total	1 87 70 905.72	1 78 57 349.03	1 74 78 192.91	1 87 70 905.72	1 74 78 192.91	1 87 32 670.09
Segment Liabilities						
(a) Treasury Operations	49 70 719.50	45 09 933.94	48 46 346.22	49 70 719.50	48 46 346.22	49 53 513.71
(b) Corporate Banking	67 86 912.33	67 07 183.25	63 33 742.84	67 86 912.33	63 33 742.84	69 49 411.04
(c) Retail Banking	53 04 731.97	49 74 887.69	48 28 893.70	53 04 731.97	48 28 893.70	51 78 318.11
(d) Other Banking Operations	.00	0	0	0	0	0
(e) Unallocated Corporate Liabilities	2 72 286.01	2 59 022.59	2 11 170.36	2 72 286.01	2 11 170.36	2 64 323.42
(f) Capital, reserves and Surplus	14 36 255.91	14 06 321.56	12 58 039.79	14 36 255.91	12 58 039.79	13 87 103.81
Total	1 87 70 905.72	1 78 57 349.03	1 74 78 192.91	1 87 70 905.72	1 74 78 192.91	1 87 32 670.09
Part B - Geographic Segments						
I. Revenue						
a) Domestic Operations	4 25 749.40	4 05 882.44	3 98 596.67	8 31 631.84	8 10 996.50	16 28 661.90
b) Foreign Operations	8 283.09	8 518.80	9 227.56	16 801.89	16 375.48	33 427.02
Total	4 34 032.49	4 14 401.24	4 07 824.23	8 48 433.73	8 27 371.98	16 62 088.92
II. Assets						
a) Domestic Operations	1 77 97 955.57	1 69 50 653.18	1 66 02 294.10	1 77 97 955.57	1 66 02 294.10	1 78 14 544.27
b) Foreign Operations	9 72 950.15	9 06 695.85	8 75 898.81	9 72 950.15	8 75 898.81	9 18 125.82
Total	1 87 70 905.72	1 78 57 349.03	1 74 78 192.91	1 87 70 905.72	1 74 78 192.91	1 87 32 670.09

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: 06.11.2014

Mahesh Kumar Jain
Executive Director

B Raj Kumar
Executive Director

T M Bhasin
Chairman & Managing Director

