

Particulars	Quarter Ended			9 Months Ended		Year ended
	31.12.2014 (Reviewed)	30.09.2014 (Reviewed)	31.12.2013 (Reviewed)	31.12.2014 (Reviewed)	31.12.2013 (Reviewed)	31.03.2014 (Audited)
Part A. Business Segments						
I. Segment Revenue						
(a) Treasury Operations	101148.40	97 549.24	1 02 566.61	2 97 696.00	3 20 859.79	4 20 011.79
(b) Corporate Banking	178311.77	1 78 126.48	1 67 296.39	5 32 620.55	5 02 326.19	6 84 368.90
(c) Retail Banking	148647.48	1 56 433.75	1 39 752.34	4 42 656.72	4 09 138.63	5 43 791.73
(d) Other Banking operations	4039.29	1 923.02	1 617.90	7 607.40	6 280.61	13 916.50
Total	432146.94	4 34 032.49	4 11 233.24	12 80 580.67	12 38 605.22	16 62 088.92
Income from operations	432146.94	4 34 032.49	4 11 233.24	12 80 580.67	12 38 605.22	16 62 088.92
2. Segment Results (Profit)						
(a) Treasury Operations	15773.69	8 072.24	14 683.50	40 748.88	66 803.33	84 753.08
(b) Corporate Banking	33152.44	36 162.85	26 333.30	95 441.00	83 270.45	1 09 955.82
(c) Retail Banking	26488.45	30 334.87	20 593.44	75 849.46	63 406.54	81 477.68
(d) Other Banking Operations	4039.30	1 923.03	1 615.27	7 607.41	6 237.53	13 873.42
Total	79453.88	76 492.99	63 225.51	2 19 646.75	2 19 717.85	2 90 060.00
Less: Other Un-allocable Expenditure	37027.54	28 663.13	23 791.55	98 252.30	83 100.69	1 42 492.88
Total Profit Before Tax	42426.34	47 829.86	39 433.96	1 21 394.45	1 36 617.16	1 47 567.12
Less: Provisions for taxation	14673.92	16 396.64	12 983.76	41 492.84	47 851.51	31 672.62
Profit after tax	27752.42	31 433.22	26 450.20	79 901.61	88 765.65	1 15 894.50
Other Information						
Segment Assets						
(a) Treasury Operations	5010523.94	55 14 113.62	56 11 492.30	50 10 523.94	56 11 492.30	48 78 494.06
(b) Corporate Banking	7467352.80	74 46 753.16	68 95 546.67	74 67 352.80	68 95 546.67	79 06 526.60
(c) Retail Banking	5997923.64	58 71 679.22	54 74 880.05	59 97 923.64	54 74 880.05	59 48 342.76
(d) Other Banking Operations	78.00	78.00	78.00	78.00	78.00	78.00
(e) Unallocated Corporate Assets	-74087.40	- 61 718.28	-30649.78	- 74 087.40	-30649.78	- 771.33
Total	18401790.98	1 87 70 905.72	1 79 51 347.24	1 84 01 790.98	1 79 51 347.24	1 87 32 670.09
Segment Liabilities						
(a) Treasury Operations	4910019.52	49 70 719.50	50 24 422.13	49 10 019.52	50 24 422.13	49 53 513.71
(b) Corporate Banking	6530722.09	67 86 912.33	63 92 626.70	65 30 722.09	63 92 626.70	69 49 411.04
(c) Retail Banking	5226147.17	53 04 731.97	50 32 424.34	52 26 147.17	50 32 424.34	51 78 318.11
(d) Other Banking Operations	0	0	0	0	0	0
(e) Unallocated Corporate Liabilities	272392.72	2 72 286.01	2 18 143.32	2 72 392.72	2 18 143.32	2 64 323.42
(f) capital, reserves and Surplus	1462509.48	14 36 255.91	12 83 730.75	14 62 509.48	12 83 730.75	13 87 103.81
Total	18401790.98	1 87 70 905.72	1 79 51 347.24	1 84 01 790.98	1 79 51 347.24	1 87 32 670.09
Part B - Geographic Segments						
I. Revenue						
a) Domestic Operations	424357.11	4 25 749.40	4 02 949.08	12 55 988.95	12 13 945.58	16 28 661.90
b) Foreign Operations	7789.83	8 283.09	8 284.16	24 591.72	24 659.64	33 427.02
Total	432146.94	4 34 032.49	4 11 233.24	12 80 580.67	12 38 605.22	16 62 088.92
II. Assets						
a) Domestic Operations	17550258.65	1 77 97 955.57	1 70 52 966.07	1 75 50 258.65	1 70 52 966.07	1 78 14 544.27
b) Foreign Operations	851532.33	9 72 950.15	8 98 381.17	8 51 532.33	8 98 381.17	9 18 125.82
Total	18401790.98	1 87 70 905.72	1 79 51 347.24	1 84 01 790.98	1 79 51 347.24	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: 02.02.2015


Mahesh Kumar Jain
Executive Director


B Raj Kumar
Executive Director


T M Bhasin
Chairman & Managing Director

