

Particulars	Quarter Ended			Year Ended		Year ended	
	31.03.2015 (Audited)	31.12.2014 (Reviewed)	31.03.2014 (Audited)	31.03.2015 (Audited)	31.03.2014 (Audited)	31.03.2015 (Audited)	31.03.2014 (Audited)
<b>Part A. Business Segments</b>	<b>STANDALONE</b>			<b>CONSOLIDATED</b>			
<b>I. Segment Revenue</b>							
(a) Treasury Operations	99 387.13	1 01 148.40	99 152.00	3 97 083.13	4 20 011.79	3 97 083.13	4 20 011.79
(b) Corporate Banking	1 83 552.74	1 78 311.77	1 82 042.71	7 16 173.29	6 84 368.90	7 16 173.29	6 84 368.90
(c) Retail Banking	1 54 012.05	1 48 647.48	1 34 653.10	5 96 668.77	5 43 791.73	5 96 668.77	5 43 791.73
(d) Other Banking operations	4 097.05	4 039.29	7 635.89	11 704.45	13 916.50	12 631.06	14 573.56
<b>Total</b>	<b>4 41 048.97</b>	<b>4 32 146.94</b>	<b>4 23 483.70</b>	<b>17 21 629.64</b>	<b>16 62 088.92</b>	<b>17 22 556.25</b>	<b>16 62 745.98</b>
<b>Income from operations</b>	<b>4 41 048.97</b>	<b>4 32 146.94</b>	<b>4 23 483.70</b>	<b>17 21 629.64</b>	<b>16 62 088.92</b>	<b>17 22 556.25</b>	<b>16 62 745.98</b>
<b>2. Segment Results (Profit)</b>							
(a) Treasury Operations	26 396.52	15 773.69	17 949.75	67 145.40	84 753.08	67 145.40	84 753.08
(b) Corporate Banking	28 393.64	33 152.44	26 685.37	1 23 834.64	1 09 955.82	1 23 834.64	1 09 955.82
(c) Retail Banking	22 840.28	26 488.45	18 071.14	98 689.73	81 477.68	98 689.73	81 477.68
(d) Other Banking Operations	4 094.40	4 039.30	7 635.88	11 701.82	13 873.42	11 371.07	14 018.32
<b>Total</b>	<b>81 724.84</b>	<b>79 453.88</b>	<b>70 342.14</b>	<b>3 01 371.59</b>	<b>2 90 060.00</b>	<b>3 04 040.84</b>	<b>2 90 204.91</b>
Add : (i) Other Un-allocable Income						3 705.92	2 974.35
(ii) Exceptional Item						- 175.38	- 10.56
(iii) Minority Interest						153 343.98	1 42 569.65
Less: Other Un-allocable Expenditure	56 256.73	37 027.54	59 392.18	1 54 509.02	1 42 492.88	153 343.98	1 42 569.65
<b>Total Profit Before Tax</b>	<b>25 468.11</b>	<b>42 426.34</b>	<b>10 949.96</b>	<b>1 46 862.57</b>	<b>1 47 567.12</b>	<b>19 122.10</b>	<b>1 50 599.05</b>
<b>Less : Provisions for taxation</b>	<b>4 852.29</b>	<b>14 673.92</b>	<b>- 16 178.88</b>	<b>46 345.13</b>	<b>31 672.62</b>	<b>46 345.13</b>	<b>31 673.99</b>
<b>Profit after tax</b>	<b>20 615.82</b>	<b>27 752.42</b>	<b>27 128.84</b>	<b>1 00 517.44</b>	<b>1 15 894.50</b>	<b>10 4876.27</b>	<b>1 18 925.06</b>
<b>Other Information</b>							
<b>Segment Assets</b>							
(a) Treasury Operations	48 25 097.66	50 10 523.94	48 78 494.06	46 25 097.66	48 78 494.06	48 25 097.66	48 78 494.06
(b) Corporate Banking	80 32 003.23	74 67 352.80	79 06 526.60	80 32 003.23	79 06 526.60	80 32 003.23	79 06 526.60
(c) Retail Banking	65 07 843.89	59 97 923.64	59 48 342.77	65 07 843.88	59 48 342.76	65 07 843.89	59 48 342.77
(d) Other Banking Operations	78.00	78.00	78.00	78.00	78.00	- 44 930.84	14 670.88
(e) Unallocated Corporate Assets	- 81 425.48	- 74 087.40	- 771.34	- 81 425.47	- 771.33	- 16 441.53	- 784.49
<b>Total</b>	<b>192 83 897.30</b>	<b>184 01 790.98</b>	<b>187 32 670.09</b>	<b>192 83 897.30</b>	<b>1 87 32 670.09</b>	<b>193 03 872.41</b>	<b>1 87 48 818.80</b>
<b>Segment Liabilities</b>							
(a) Treasury Operations	47 89 895.71	49 10 019.52	49 53 513.71	47 89 895.71	49 53 513.71	47 89 895.71	49 53 513.71
(b) Corporate Banking	70 34 807.03	65 30 722.09	69 49 411.04	70 34 807.03	69 49 411.04	70 34 807.03	69 49 411.04
(c) Retail Banking	56 73 036.49	52 26 147.17	51 78 318.11	56 73 036.49	51 78 318.11	56 73 036.49	51 78 318.11
(d) Other Banking Operations	0	0	0	0	0	404.75	0
(e) Unallocated Corporate Liabilities	3 02 532.45	2 72 392.72	2 64 323.42	3 02 532.45	2 64 323.42	3 02 532.45	2 65 212.27
(f) Capital, Reserves and Surplus	14 83 325.61	14 62 509.48	13 87 103.81	14 83 325.62	13 87 103.81	15 02 895.98	14 02 363.67
<b>Total</b>	<b>192 83 897.30</b>	<b>1 84 01 790.98</b>	<b>1 87 32 670.09</b>	<b>192 83 897.30</b>	<b>1 87 32 670.09</b>	<b>193 03 872.41</b>	<b>1 87 48 818.80</b>
<b>Part B - Geographic Segments</b>							
<b>I. Revenue</b>							
a) Domestic Operations	4 34 174.15	4 24 357.11	4 14 716.32	16 89 860.15	16 28 661.90	16 90 786.75	16 29 318.96
b) Foreign Operations	7 177.78	7 789.83	8 767.38	31 769.49	33 427.02	31 769.49	33 427.02
<b>Total</b>	<b>4 41 048.97</b>	<b>4 32 146.94</b>	<b>4 23 483.70</b>	<b>17 21 629.64</b>	<b>16 62 088.92</b>	<b>17 22 556.25</b>	<b>16 62 745.98</b>
<b>II. Assets</b>							
a) Domestic Operations	184 70 552.74	1 75 80 258.65	1 78 14 544.27	184 70 552.74	1 78 14 544.27	1 84 82 142.97	1 78 30 692.98
b) Foreign Operations	8 13 044.56	8 51 532.33	9 18 125.82	8 13 044.56	9 18 125.82	8 21 429.41	9 18 125.82
<b>Total</b>	<b>192 83 897.30</b>	<b>1 84 01 790.98</b>	<b>1 87 32 670.09</b>	<b>192 83 897.30</b>	<b>1 87 32 670.09</b>	<b>1 93 03 572.41</b>	<b>1 87 48 818.80</b>

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: 14.05.2015

Mahesh Kumar Jain  
Executive Director

B Raj Kumar  
Executive Director

T M Bhasin  
Managing Director & CEO

