

Particulars	Quarter Ended			Year Ended		Year ended	Year ended	
	31.03.2014 (Audited)	31.12.2013 (Reviewed)	31.03.2013 (Audited)	31.03.2014 (Audited)	31.03.2013 (Audited)	31.03.2014 (Audited)	31.03.2013 (Audited)	
<b>Part A. Business Segments</b>	<b>STANDALONE</b>						<b>CONSOLIDATED</b>	
<b>I. Segment Revenue</b>								
(a) Treasury Operations	99 152.00	1 02 566.61	99 016.06	4 20 011.79	3 51 108.69	420011.79	3 51 108.69	
(b) Corporate Banking	1 82 042.71	1 67 296.39	1 65 133.98	6 84 368.90	6 36 087.88	684368.90	6 36 087.88	
(c) Retail Banking	1 34 653.10	1 39 752.34	1 32 316.21	5 43 791.73	5 10 199.26	543791.73	5 10 199.66	
(d) Other Banking operations	7 635.89	1 617.90	5 780.37	13 916.50	20 545.67	14573.56	21 224.22	
<b>Total</b>	<b>4 23 483.70</b>	<b>4 11 233.24</b>	<b>4 02 246.62</b>	<b>16 62 088.92</b>	<b>15 17 941.50</b>	<b>1662745.98</b>	<b>15 18 620.45</b>	
<b>Income from operations</b>	<b>4 23 483.70</b>	<b>4 11 233.24</b>	<b>4 02 246.62</b>	<b>16 62 088.92</b>	<b>15 17 941.50</b>	<b>16 62 745.98</b>	<b>15 18 620.45</b>	
<b>2. Segment Results (Profit)</b>								
(a) Treasury Operations	17 949.75	14 683.50	25 744.74	84 753.08	64 004.25	84753.08	64 004.25	
(b) Corporate Banking	26 685.37	26 333.30	14 843.95	1 09 955.82	1 27 522.20	109955.82	1 27 522.21	
(c) Retail Banking	18 071.14	20 593.44	10 087.98	81 477.68	93 945.90	81477.68	93 945.90	
(d) Other Banking Operations	7 635.88	1 615.27	5 780.35	13 873.42	20 545.65	14018.33	20 591.09	
<b>Total</b>	<b>70 342.14</b>	<b>63 225.51</b>	<b>56 457.02</b>	<b>2 90 060.00</b>	<b>3 06 018.00</b>	<b>290204.91</b>	<b>3 06 063.45</b>	
Add : (i) Other Un-allocable Income						2 974.35	2 778.00	
Add : (i) Exceptional Item					116.55		116.55	
(iii) Minority Interest						10.56	- 26.00	
Less: Other Un-allocable Expenditure	59 392.18	23 791.55	47 560.04	1 42 492.88	1 23 512.37	142569.65	1 23 458.00	
<b>Total Profit Before Tax</b>	<b>10 949.96</b>	<b>39 433.96</b>	<b>8 896.98</b>	<b>1 47 567.12</b>	<b>1 82 622.18</b>	<b>150599.05</b>	<b>1 85 474.00</b>	
Less : Provisions for taxation	- 16 178.88	12 983.76	- 20 315.94	31 672.62	24 508.58	31673.99	24 537.00	
<b>Profit after tax</b>	<b>27 128.84</b>	<b>26 450.20</b>	<b>29 212.92</b>	<b>1 15 894.50</b>	<b>1 58 113.60</b>	<b>118925.06</b>	<b>1 60 937.00</b>	
<b>Other Information</b>								
<b>Segment Assets</b>								
(a) Treasury Operations	48 78 494.06	56 11 492.30	44 28 670.36	48 78 494.06	44 28 670.36	4878494.06	44 28 670.36	
(b) Corporate Banking	79 06 526.60	68 95 546.67	66 50 440.51	79 06 526.60	66 50 440.51	7906526.60	66 50 440.51	
(c) Retail Banking	59 48 342.77	54 74 880.05	51 55 813.14	59 48 342.76	51 55 813.14	5948342.77	51 55 813.16	
(d) Other Banking Operations	78.00	78.00	5 911.47	78.00	5 911.47	14670.88	17 489.97	
(e) Unallocated Corporate Assets	- 771.34	- 30 649.78	41 425.00	- 771.33	41 425.00	784.49	42 928.00	
<b>Total</b>	<b>187 32 670.09</b>	<b>17951347.24</b>	<b>16282260.48</b>	<b>187 32 670.09</b>	<b>1 62 82 260.48</b>	<b>18748818.80</b>	<b>1 62 95 342.00</b>	
<b>Segment Liabilities</b>								
(a) Treasury Operations	49 53 513.71	50 24 422.13	42 77 435.59	49 53 513.71	42 77 435.59	49 53 513.71	42 77 435.59	
(b) Corporate Banking	69 49 411.04	63 92 626.70	59 57 062.77	69 49 411.04	59 57 062.77	69 49 411.04	59 57 062.77	
(c) Retail Banking	51 78 318.11	50 32 424.34	46 17 072.17	51 78 318.11	46 17 072.17	51 78 318.11	46 17 072.17	
(d) Other Banking Operations	.00	.00	.00	.00	.00	.00	1 042.34	
(e) Unallocated Corporate Liabilities	2 64 323.42	2 18 143.32	2 33 447.13	2 64 323.42	2 33 447.13	2 65 212.27	2 33 447.13	
(f) Capital, reserves and Surplus	13 87 103.81	12 83 730.75	11 97 242.82	13 87 103.81	11 97 242.82	14 02 363.67	12 09 282.00	
<b>Total</b>	<b>187 32 670.09</b>	<b>1 79 51 347.24</b>	<b>1 62 82 260.48</b>	<b>187 32 670.09</b>	<b>1 62 82 260.48</b>	<b>18748818.80</b>	<b>1 62 95 342.00</b>	
<b>Part B - Geographic Segments</b>								
<b>I. Revenue</b>								
a) Domestic Operations	4 15 012.49	4 02 949.08	3 94 651.21	16 28 661.90	14 87 542.03	1629318.96	14 88 220.98	
b) Foreign Operations	8 767.38	8 284.16	7 595.41	33 427.02	30 399.47	33427.02	30 399.47	
<b>Total</b>	<b>4 23 779.87</b>	<b>4 11 233.24</b>	<b>4 02 246.62</b>	<b>16 62 088.92</b>	<b>15 17 941.50</b>	<b>16 62 745.98</b>	<b>15 18 620.45</b>	
<b>II. Assets</b>								
a) Domestic Operations	178 14 544.27	1 70 52 966.07	1 54 38 938.24	178 14 544.27	1 54 38 938.24	1 78 30 692.98	1 54 52 019.76	
b) Foreign Operations	9 18 125.82	8 98 381.17	8 43 322.24	9 18 125.82	8 43 322.24	918125.82	8 43 322.24	
<b>Total</b>	<b>187 32 670.09</b>	<b>1 79 51 347.24</b>	<b>1 62 82 260.48</b>	<b>187 32 670.09</b>	<b>1 62 82 260.48</b>	<b>1 87 48 818.80</b>	<b>1 62 95 342.00</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: 12.05.2014

Mahesh Kumar Jain  
Executive Director

B Raj Kumar  
Executive Director

T M Bhasin  
Chairman & Managing Director

