

Segment Wise Results

Particulars	3 Months ended			Year ended		Year ended	
	31.03.2013 (Audited)	31.12.2012 (Reviewed)	31.03.2012 (Audited)	31.03.2013 (Audited)	31.03.2012 (Audited)	31.03.2013 (Audited)	31.03.2012 (Audited)
Part A. Business Segments							
I. Segment Revenue			STANDALONE				CONSOLIDATED
(a) Treasury Operations	99 016.06	89 958.64	80 823.75	3 51 108.69	2 92 628.81	3 51 108.69	2 92 628.81
(b) Corporate Banking	1 65 133.98	1 57 999.80	1 53 810.37	6 36 087.88	5 93 916.53	6 36 087.88	5 93 916.53
(c) Retail Banking	1 32 316.21	1 29 328.95	1 16 860.46	5 10 199.26	4 45 792.30	5 10 199.26	4 45 792.30
(d) Other Banking operations	5 780.37	1 381.14	- 1 692.11	20 545.67	8 777.70	21 224.22	9 905.36
Total	4 02 246.62	3 78 668.53	3 49 802.47	15 17 941.50	13 41 115.34	15 18 620.05	13 42 243.00
Income from operations	4 02 246.62	3 78 668.53	3 49 802.47	15 17 941.50	13 41 115.34	15 18 620.05	13 42 243.00
2. Segment Results (Profit)							
(a) Treasury Operations	25 744.74	15 114.82	16 506.40	64 004.25	53 203.55	64 004.25	53 203.55
(b) Corporate Banking	14 843.95	33 369.60	37 659.18	1 27 522.20	1 63 083.03	1 27 522.20	1 63 083.03
(c) Retail Banking	10 087.98	24 946.35	27 254.14	93 945.90	1 16 019.24	93 945.90	1 16 019.24
(d) Other Banking Operations	5 780.35	1 381.14	- 1 692.11	20 545.65	8 777.70	20 591.09	9 742.18
Total	56 457.02	74 811.91	79 727.61	3 06 018.00	3 41 083.52	3 06 063.45	3 42 048.00
Add : (i) Other Un-allocable Income	.00	.00	.00	.00	.00	2 778.00	1 928.00
(ii) Exceptional Item				116.55	5 233.00	116.55	5 233.00
(iii) Minority Interest						- 26.00	- 4.00
Less: Other Un-allocable Expenditure	47 560.04	41 164.95	56 184.87	1 23 512.37	1 19 527.20	1 23 458.00	1 20 160.00
Total Profit Before Tax	8 896.98	33 646.96	23 542.74	1 82 622.18	2 26 789.32	1 85 474.00	2 29 045.00
3. Capital Employed							
(Segment Assets - Segment Liabilities)							
(a) Treasury Operations	1 51 234.77	3 22 271.01	2 61 974.65	1 51 234.77	2 61 974.65	1 51 234.77	2 61 974.65
(b) Corporate Banking	6 93 377.74	5 90 160.84	5 98 577.74	6 93 377.74	5 98 577.73	6 93 377.74	5 98 577.74
(c) Retail Banking	5 38 740.99	4 76 464.97	4 56 564.43	5 38 740.99	4 56 564.43	5 38 740.99	4 56 564.43
(d) Other Banking Operations	5 911.47	4 063.09	1 871.23	5 911.47	1 871.23	5 911.47	10 066.11
(e) Unallocated	- 1 92 022.13	- 1 85 353.61	- 2 38 844.25	- 1 92 022.13	- 2 38 844.25	- 1 91 167.72	- 2 36 148.93
Total	11 97 242.84	12 07 606.30	10 80 143.80	11 97 242.84	10 80 143.79	11 98 097.25	10 91 034.00
Part B - Geographic Segments							
I. Revenue							
a) Domestic Operations	3 94 651.21	3 70 830.70	3 36 615.94	14 87 542.03	13 16 827.70	14 88 220.58	13 17 955.36
b) Foreign Operations	7 595.41	7 837.83	13 186.53	30 399.47	24 287.64	30 399.47	24 287.64
Total	4 02 246.62	3 78 668.53	3 49 802.47	15 17 941.50	13 41 115.34	15 18 620.05	13 42 243.00
II. Assets							
a) Domestic Operations	1 54 38 938.24	1 47 30 141.10	1 35 65 927.44	1 54 38 938.24	1 35 65 927.44	1 54 39 792.65	1 35 72 969.46
b) Foreign Operations	8 43 322.24	7 61 215.07	5 75 992.54	8 43 322.24	5 75 992.54	8 43 322.24	5 75 992.54
Total	1 62 82 260.48	1 54 91 356.17	1 41 41 919.98	1 62 82 260.48	1 41 41 919.98	1 62 83 114.89	1 41 48 962.00

Segment Revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible.

Figures of 31st March 2012 have been rearranged and regrouped wherever necessary.

 Place: Chennai
 Date: 09.05.2013

 B.Raj Kumar
 Executive Director

 T M Bhasin
 Chairman & Managing Director
