

Particulars	Quarter Ended			Half-year Ended		Year Ended
	30.09.2016 (Reviewed)	30.06.2016 (Reviewed)	30.09.2015 (Reviewed)	30.09.2016 (Reviewed)	30.09.2015 (Reviewed)	31.03.2016 (Audited)
Part A. Business Segments						
I. Segment Revenue						
(a) Treasury Operations	1 39 150.59	1 34 273.07	1 20 756.73	2 73 423.66	2 29 627.03	4 59 180.11
(b) Corporate / Wholesale Banking	1 67 415.94	1 73 032.93	1 75 237.90	3 40 448.87	3 57 712.63	7 12 237.29
(c) Retail Banking	1 48 241.93	1 41 428.37	1 57 184.80	2 89 670.30	3 12 156.99	6 13 223.37
(d) Other Banking operations	3 092.58	2 561.92	1 947.41	5 654.50	5 083.92	17 879.21
Total	4 57 901.04	4 51 296.29	4 55 126.84	9 09 197.33	9 04 580.57	18 02 519.98
Less : Inter segment Revenue	0	0	0	0	0	0
Income from operations	4 57 901.04	4 51 296.29	4 55 126.84	9 09 197.33	9 04 580.57	18 02 519.98
2. Segment Results (Profit) before tax						
(a) Treasury Operations	48 023.96	49 304.94	19 418.93	97 328.90	37 698.69	97 811.14
(b) Corporate / Wholesale Banking	27 812.02	21 661.49	26 778.65	49 473.51	54 090.38	1 03 080.91
(c) Retail Banking	23 607.46	16 790.02	22 667.67	40 397.48	44 803.52	84 440.60
(d) Other Banking Operations	1 176.60	2 561.92	1 947.41	3 738.52	5 083.92	17 876.59
Total	1 00 620.04	90 318.37	70 812.66	1 90 938.41	1 41 676.51	3 03 209.24
Less: Other Un-allocable Expenditure	47 827.16	41 699.47	13 707.83	89 526.63	54 515.16	2 07 678.71
Total Profit Before Tax	52 792.88	48 618.90	57 104.83	1 01 411.78	87 161.35	95 530.53
3. Capital Employed (Segment Assets - Segment Liabilities)						
(a) Treasury Operations	6 69 394.16	5 89 499.76	49 376.50	6 69 394.16	49 376.50	32 208.69
(b) Corporate / Wholesale Banking	7 41 334.71	7 83 295.29	10 11 054.37	7 41 334.71	10 11 054.37	10 49 911.39
(c) Retail Banking	5 77 779.77	5 77 684.45	8 48 575.57	5 77 779.77	8 48 575.57	8 38 473.28
(d) Other Banking Operations	55.75	55.75	105.75	55.75	105.75	105.75
(e) Unallocated	- 2 96 049.97	- 2 93 982.67	- 3 44 449.37	- 2 96 049.97	- 3 44 449.37	- 2 94 721.42
Total	16 92 514.42	16 56 552.58	15 64 662.82	16 92 514.42	15 64 662.82	16 25 977.69
Part B - Geographic Segments						
I. Revenue						
a) Domestic Operations	4 50 810.65	4 44 062.24	4 47 566.20	8 94 872.89	8 89 973.32	17 73 955.29
b) Foreign Operations	7 090.39	7 234.05	7 560.64	14 324.44	14 607.25	28 564.69
Total	4 57 901.04	4 51 296.29	4 55 126.84	9 09 197.33	9 04 580.57	18 02 519.98
II. Assets						
a) Domestic Operations	1 96 21 651.09	1 94 51 663.55	1 87 04 617.28	1 96 21 651.09	1 87 04 617.28	194 63 867.10
b) Foreign Operations	9 30 524.46	9 46 195.14	9 15 705.15	9 30 524.46	9 15 705.15	9 07 171.10
Total	2 05 52 175.55	2 03 97 858.69	1 96 20 322.43	2 05 52 175.55	1 96 20 322.43	203 71 038.20

Note :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 : 09.11.2016

A S Rajeev
Executive Director

Mahesh Kumar Jain
Managing Director & CEO

