

CONSOLIDATED SEGMENT DISCLOSURES FOR THE YEAR ENDED 31ST MARCH 2011

Rs. Crore																												
Primary Segments - Business	Life Insurance		Other Financial Services		Telecom		IT- ITES		Fashion & Lifestyle		Carbon Black		Agri - business		Rayon		Insulators		Textiles		Gross Total		Inter Segment Elimination		Net Total			
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year		
Segment Revenue #																												
Income from External Customers	5,534.42	5,308.91	569.03	405.21	3,917.93	3,330.75	1,657.79	1,505.04	1,808.48	1,250.64	1,588.46	1,160.87	1,243.53	1,021.56	564.97	537.69	517.98	428.43	765.24	574.24	18,167.83	15,523.34						
Inter Segment Revenue			9.88	10.40			34.05	25.28	0.04	-	-	-			-	-	(0.01)	(0.03)	8.89	2.30	52.85	37.95						
Total Segment Revenue	5,534.42	5,308.91	578.91	415.61	3,917.93	3,330.75	1,691.84	1,530.32	1,808.52	1,250.64	1,588.46	1,160.87	1,243.53	1,021.56	564.97	537.69	517.97	428.40	774.13	576.54	18,220.68	15,561.29	(52.85)	(37.95)	18,167.83	15,523.34		
Segment Result (PBIT)	314.15	(424.61)	100.54	87.74	369.48	431.42	116.08	42.42	65.75	(81.12)	221.08	227.33	157.38	136.47	74.87	120.01	114.37	97.66	79.99	46.80	1,613.69	684.12			1,613.69	684.12		
Less:-Interest and Finance charges*																										454.19	582.16	
Add :- Interest Income*																											48.37	65.26
Add:- Unallocable income (net of Unallocable expenditure)																											(12.99)	(9.65)
Profit before Tax and Exceptional Items																											1,194.89	157.57
Exceptional items																											103.84	-
Profit before Tax																											1,091.05	157.57
Provision for Taxation																											183.08	114.00
Net Profit (before Minority Interest)																											907.97	43.57
Minority Interest																											85.86	(111.03)
Share of Profit/(Loss) of Associate																											(0.01)	(0.04)
Net Profit																											822.10	154.56
Carrying amount of Segment Assets (including Goodwill)	20,557.49	16,923.19	2,824.69	1,995.63	9,583.54	7,883.03	1,645.41	1,423.55	1,221.91	950.56	1,469.92	1,195.20	609.13	406.22	506.87	500.79	433.06	360.90	385.23	363.33	39,237.25	32,002.40	(67.52)	(205.02)	39,169.73	31,797.38		
Unallocated Assets																					-	-			464.33	571.40		
Total Assets																					-	-			39,634.06	32,368.78		
Carrying amount of Segment Liabilities	19,824.78	16,495.44	1,993.41	1,094.20	1,402.89	1,024.43	278.74	226.97	617.24	401.22	249.27	252.90	113.09	98.76	66.88	70.86	70.43	66.56	189.16	82.09	24,805.89	19,813.43	(67.52)	(205.02)	24,738.37	19,608.41		
Unallocated liabilities																										7,938.84	7,099.83	
Total Liabilities																											32,677.21	26,708.24
Cost incurred to acquire Segment fixed assets during the year	10.08	41.84	24.92	26.64	1,728.55	1,388.17	90.77	54.30	48.39	26.86	316.17	19.68	17.31	18.89	11.60	29.53	27.20	38.05	3.84	3.51	2,278.82	1,647.47	-	-	2,278.83	1,647.47		
Unallocated assets																										2.26	0.38	
Depreciation / Amortization	37.42	46.22	21.52	17.99	608.39	556.24	67.05	62.29	71.24	77.34	36.91	25.37	18.41	18.84	34.55	34.93	20.58	18.05	22.55	22.57	938.62	879.84	-	-	938.62	879.84		
Unallocated depreciation																										2.28	1.96	

*Interest and finance charges exclude interest and finance charges of Rs 111.89 Crore (Previous Year 79.99 Crore) and Interest Income excludes interest income of Rs 12.67 Crore (PY 27.47 Crore) on Financial Services Business, since it is considered as an expense and income respectively for deriving Segment Result

Secondary segment – Geographical	Current Year	Previous Year
a) Revenue by Geographical market		
Domestic Revenues	15,716.08	13,365.00
Exports Revenues	2,451.75	2,158.34
Total	18,167.83	15,523.34
b) Carrying amount of segment assets		
In India	38,275.87	31,280.77
Outside India	1,358.19	1,088.0038
Total	39,634.06	32,368.78
c) Cost incurred to acquire Segment fixed assets during the year		
In India	2,217.28	1,611.95
Outside India	63.81	35.91
Total	2,281.09	1,647.86

Inter segment revenues are recognised on arm's length basis.