

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17									
				(Rs.in Lacs)					(Rs. in Lacs.)
Business Segment	Nine Months ended (Reviewed) 31.12.2008	Quarter ended (Reviewed) 31.12.2008	Year ended (Audited) 31.03.2008		Business Segment	Nine Months ended (Reviewed) 31.12.2008	Quarter ended (Reviewed) 31.12.2008	Year ended (Audited) 31.03.2008	
(a) Segment Revenue					(g) Segment Assets				
1 Treasury Operations	236332	92474	285617		1 Treasury Operations	5171190	5171190	4299985	
2 Retail Banking Operations	315440	115619	346391		2 Retail Banking Operations	3889332	3889332	2945736	
3 Corporate /Wholesale Banking	389552	150546	398062		3 Corporate/Wholesale Banking	5723450	5723450	4824808	
4 Other Banking Operations	6267	2511	7711		4 Other Banking Operations	0	0	0	
5 Unallocated	4730	4231	15646		5 Unallocated Assets	309706	309706	336798	
Total	952,321	365381	1053427		Total	15,093,678	15093678	12407327	
(b) Segment Results					(h) Segment Liabilities				
1 Treasury Operations	55659	55667	72099		1 Treasury Operations	4993103	4993103	4125690	
2 Retail Banking Operations	97255	38500	76450		2 Retail Banking Operations	3755533	3755533	2826334	
3 Corporate /Wholesale Banking	58125	15634	40692		3 Corporate /Wholesale Banking	5525528	5525528	4629240	
4 Other Banking Operations	6204	2486	6091		4 Other Banking Operations	0	0	0	
5 Unallocated	-45594	-22313	-10192		5 Unallocated Liabilities	87625	87625	91293	
Total	171649	89974	185140		6 Capital, Reserves & Surplus	731889	731889	734770	
(c) Operating Profit	217054	85481	258034		Total	15,093,678	15093678	12407327	
(d) Provisions and Contingencies	45405	-4493	72894						
(e) Income Tax	45500	22800	46437						
(f) Net Profit	126149	67174	138703						
1	The bank has opened one foreign branch at Hongkong in April 2008. Since the revenue from foreign branch does not exceed 10% of the total revenue, the bank has only one reportable segment.								
2	Segment wise expenditure, segment assets and liabilities, wherever not directly allocable has been allocated to the reportable segments based on the assumptions considered appropriate.								
3	This being the first year of reporting of segment information revised from 31.03.2008, the figures for the corresponding period / quarter of previous year are not given.								