

<b>SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17</b>				
				(Rs. in Crore)
<b>Business Segment</b>	<b>Quarter ended (Reviewed) 30.06.2010</b>	<b>Quarter ended (Reviewed) 30.06.2009</b>	<b>Year ended (Audited) 31.03.2010</b>	
<b>(a) Segment Revenue</b>				
1 Treasury Operations	1,089.70	1,087.00	4,300.07	
2 Retail Banking Operations	1,315.36	1,161.75	4,759.37	
3 Corporate /Wholesale Banking	1,690.60	1,437.23	6,115.06	
4 Other Banking Operations	25.00	18.02	102.92	
5 Unallocated	-	-	-	
<b>Total</b>	<b>4,120.66</b>	<b>3,704.00</b>	<b>15,277.42</b>	
<b>(b) Segment Results</b>				
1 Treasury Operations	126.63	294.12	823.52	
2 Retail Banking Operations	349.41	270.28	890.23	
3 Corporate /Wholesale Banking	355.62	22.12	1,058.09	
4 Other Banking Operations	14.76	10.67	61.08	
5 Unallocated	-	-	-	
<b>Total</b>	<b>846.42</b>	<b>597.19</b>	<b>2,832.92</b>	
(c) Income Tax	245.00	155.00	758.00	
<b>(d) Net Profit</b>	<b>601.42</b>	<b>442.19</b>	<b>2,074.92</b>	
<b>(e) Segment Assets</b>				
1 Treasury Operations	68,009.88	66,759.25	69,499.20	
2 Retail Banking Operations	47,977.97	40,096.01	49,096.16	
3 Corporate/Wholesale Banking	79,453.56	57,866.41	73,983.48	
4 Other Banking Operations	-	-	-	
5 Unallocated Assets	2,555.17	2,711.82	2,583.00	
<b>Total</b>	<b>197,996.58</b>	<b>167,433.49</b>	<b>195,161.84</b>	
<b>(f) Segment Liabilities</b>				
1 Treasury Operations	65,190.95	63,783.47	63,606.33	
2 Retail Banking Operations	45,989.59	38,304.71	48,029.71	
3 Corporate /Wholesale Banking	76,149.77	55,285.30	72,376.47	
4 Other Banking Operations	-	-	-	
5 Unallocated Liabilities	661.84	886.44	725.55	
6 Capital, Reserves & Surplus	10,004.43	9,173.57	10,423.78	
<b>Total</b>	<b>197,996.58</b>	<b>167,433.49</b>	<b>195,161.84</b>	
1	As the revenue from foreign branch does not exceed 10% of the total revenue, the bank has only one reportable geographical segment.			
2	Segmentwise income and expenditure, which are not directly allocable have been allocated to the reportable segments based on assumptions considered appropriate.			