

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

(Rs. in Crore)

	Business Segment	Quarter ended (Reviewed) 30.09.2010	Quarter ended (Reviewed) 30.09.2009	Half Year ended (Reviewed) 30.09.2010	Half Year ended (Reviewed) 30.09.2009	Year ended (Audited) 31.03.2010
(a)	Segment Revenue					
1	Treasury Operations	1268.26	1,119.06	2357.96	2,206.06	4,300.07
2	Retail Banking Operations	1250.84	1,115.89	2566.20	2,277.64	4,759.37
3	Corporate /Wholesale Banking	1916.55	1,499.77	3607.15	2,937.00	6,115.06
4	Other Banking Operations	26.22	26.18	51.22	44.20	102.92
5	Unallocated	-	-	-	-	-
	Total	4461.87	3,760.90	8582.53	7,464.90	15,277.42
(b)	Segment Results					
1	Treasury Operations	395.46	132.51	522.09	426.63	823.52
2	Retail Banking Operations	77.87	171.69	427.28	441.97	890.23
3	Corporate /Wholesale Banking	45.59	355.88	401.21	378.00	1,058.09
4	Other Banking Operations	12.82	15.02	27.58	25.69	61.08
5	Unallocated					-
	Total	531.74	675.10	1378.16	1,272.29	2,832.92
(c)	Income Tax	228.35	170.00	473.35	325.00	758.00
(d)	Net Profit	303.39	505.10	904.81	947.29	2,074.92
(e)	Segment Assets					
1	Treasury Operations	76515.31	70,659.36	76515.31	70,659.36	69,499.20
2	Retail Banking Operations	48658.35	41,083.96	48658.35	41,083.96	49,096.16
3	Corporate/Wholesale Banking	78586.31	57,015.28	78586.31	57,015.28	73,983.48
4	Other Banking Operations	-	-	-	-	-
5	Unallocated Assets	2171.57	2,681.37	2171.57	2,681.37	2,583.00
	Total	205931.54	171,439.97	205931.54	171,439.97	195,161.84
(f)	Segment Liabilities					
1	Treasury Operations	73109.99	67,333.93	73109.99	67,333.93	63,606.33
2	Retail Banking Operations	46193.10	39,142.77	46193.10	39,142.77	48,029.71
3	Corporate /Wholesale Banking	74622.63	54,339.94	74622.63	54,339.94	72,376.47
4	Other Banking Operations	-	-	-	-	-
5	Unallocated Liabilities	587.30	957.90	587.30	957.90	725.55
6	Capital, Reserves & Surplus	11418.52	9,665.43	11418.52	9,665.43	10,423.78
	Total	205931.54	171,439.97	205931.54	171,439.97	195,161.84

- 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.