

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17							
		(Rs.in Lacs)				(Rs. in Lacs.)	
Business Segment	Quarter ended (Reviewed)	Year ended (Audited)		Business Segment	Quarter ended (Reviewed)	Year ended (Audited)	
	30.06.2008	31.03.2008			30.06.2008	31.03.2008	
(a) Segment Revenue				(g) Segment Assets			
1 Treasury Operations	72676	285617		1 Treasury Operations	4374582	4299985	
2 Retail Banking Operations	92158	346391		2 Retail Banking Operations	3120631	2945736	
3 Wholesale Banking Operations	109219	398062		3 Wholesale Banking Operations	4955294	4824808	
4 Other Banking Operations	1429	7711		4 Other Banking Operations	-	-	
5 Unallocated	6	15646		5 Unallocated Assets	305557	336798	
Total	275488	1053427		Total	12756064	12407327	
(b) Segment Results				(h) Segment Liabilities			
1 Treasury Operations	-19339	72099		1 Treasury Operations	4188188	4125690	
2 Retail Banking Operations	36894	76450		2 Retail Banking Operations	2985946	2826334	
3 Wholesale Banking Operations	19727	40692		3 Wholesale Banking Operations	4741054	4629240	
4 Other Banking Operations	1414	6091		4 Other Banking Operations	-	-	
5 Unallocated Income/Expenses	-6667	-10192		5 Unallocated Liabilities	84237	91293	
Total	32029	185140		6 Capital, Reserves & Surplus	756639	734770	
				Total	12756064	12407327	
(c) Operating Profit	61601	258034					
(d) Provisions and Contingencies	29718	72894					
(e) Income Tax	9200	46437					
(f) Net Profit	22829	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 geographical 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 quarterly reporting of segment information revised from 31.03.2008, the figures for the corresponding quarter of previous year are not given.						