

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17								
								(Rs. in crores)
Business Segment	Quarter ended (Reviewed) 30.06.2009	Quarter ended (Reviewed) 30.06.2008	Year ended (Audited) 31.03.2009	Business Segment	Quarter ended (Reviewed) 30.06.2009	Quarter ended (Reviewed) 30.06.2008	Year ended (Audited) 31.03.2009	
(a) Segment Revenue				(g) Segment Assets				
1 Treasury Operations	1087.00	726.76	3426.96	1 Treasury Operations	66759.25	43745.82	56617.35	
2 Retail Banking Operations	1161.75	921.58	4356.34	2 Retail Banking Operations	40096.01	31206.31	40758.88	
3 Corporate /Wholesale Banking	1437.23	1092.19	5395.76	3 Corporate/Wholesale Banking	57866.41	49552.94	60858.88	
4 Other Banking Operations	18.02	14.29	89.59	4 Other Banking Operations	0	0	0.00	
5 Unallocated	0.00	0.06	103.28	5 Unallocated Assets	2711.82	3055.57	2740.40	
Total	3704.00	2754.88	13371.93	Total	167433.49	127560.64	160975.51	
(b) Segment Results				(h) Segment Liabilities				
1 Treasury Operations	294.12	-193.39	899.05	1 Treasury Operations	63783.47	41881.88	54039.61	
2 Retail Banking Operations	270.28	368.94	1346.48	2 Retail Banking Operations	38304.71	29859.46	38906.11	
3 Corporate /Wholesale Banking	22.12	197.27	551.27	3 Corporate /Wholesale Banking	55285.30	47410.54	58087.30	
4 Other Banking Operations	10.67	14.14	88.69	4 Other Banking Operations	0	0	0.00	
5 Unallocated	0	-66.67	-540.94	5 Unallocated Liabilities	886.44	842.37	1202.13	
Total	597.19	320.29	2344.55	6 Capital, Reserves & Surplus	9173.57	7566.39	8740.36	
				Total	167433.49	127560.64	160975.51	
(c) Operating Profit	787.49	616.01	3082.00					
(d) Provisions and Contingencies	190.30	295.72	737.45					
(e) Income Tax	155.00	92.00	618.00					
(f) Net Profit	442.19	228.29	1726.55					
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, expenditure, assets and liabilities which are not directly allocable have been allocated to the reportable segments based on assumptions considered appropriate, including those earlier considered unallocable.							