

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17								
(Rs.in Lacs)				(Rs. in Lacs.)				
Business Segment	Half year ended (Reviewed) 30.09.2008	Quarter ended (Reviewed) 30.09.2008	Year ended (Audited) 31.03.2008	Business Segment	Half year ended (Reviewed) 30.09.2008	Quarter ended (Reviewed) 30.09.2008	Year ended (Audited) 31.03.2008	
<b>(a) Segment Revenue</b>				<b>(g) Segment Assets</b>				
1 Treasury Operations	143858	71182	285617	1 Treasury Operations	4578755	4578755	4299985	
2 Retail Banking Operations	199821	107663	346391	2 Retail Banking Operations	3659255	3659255	2945736	
3 Wholesale Banking Operations	239006	129787	398062	3 Wholesale Banking Operations	5233224	5233224	4824808	
4 Other Banking Operations	3756	2327	7711	4 Other Banking Operations	0	0	-	
5 Unallocated	499	493	15646	5 Unallocated Assets	313373	313373	336798	
<b>Total</b>	<b>586,940</b>	<b>311,452</b>	<b>1053427</b>	<b>Total</b>	<b>13,784,607</b>	<b>13784607</b>	<b>12407327</b>	
<b>(b) Segment Results</b>				<b>(h) Segment Liabilities</b>				
1 Treasury Operations	-8	19331	72099	1 Treasury Operations	4382438	4382438	4125690	
2 Retail Banking Operations	58755	21861	76450	2 Retail Banking Operations	3502362	3502362	2826334	
3 Wholesale Banking Operations	42491	22764	40692	3 Wholesale Banking Operations	5008846	5008846	4629240	
4 Other Banking Operations	3718	2304	6091	4 Other Banking Operations	0	0	-	
5 Unallocated Income / Exp.	-23281	-16614	-10192	5 Unallocated Liabilities	99138	99138	91293	
<b>Total</b>	<b>81675</b>	<b>49646</b>	<b>185140</b>	6 Capital, Reserves & Surplus	791824	791824	734770	
<b>(c) Operating Profit</b>	<b>131573</b>	<b>69972</b>	<b>258034</b>	<b>Total</b>	<b>13,784,607</b>	<b>13784607</b>	<b>12407327</b>	
<b>(d) Provisions and Contingencies</b>	<b>49898</b>	<b>20180</b>	<b>72894</b>					
<b>(e) Income Tax</b>	<b>22700</b>	<b>13500</b>	<b>46437</b>					
<b>(f) Net Profit</b>	<b>58975</b>	<b>36146</b>	<b>138703</b>					
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 year of reporting of segment information revised from 31.03.2008, the figures for the coresponding half year / quarter of previous year are not given.							