

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17					
					(Rs. In crore)
Business Segment	Quarter ended (Reviewed) 30.09.2009	Quarter ended (Reviewed) 30.09.2008	Half year ended (Reviewed) 30.09.2009	Half year ended (Reviewed) 30.09.2008	Year ended (Audited) 31.03.2009
(a) Segment Revenue					
1 Treasury Operations	1,119.06	711.82	2,206.06	1,438.58	3,426.96
2 Retail Banking Operations	1,115.89	1,076.63	2,277.64	1,998.21	4,356.34
3 Corporate /Wholesale Banking	1,499.77	1,297.87	2,937.00	2,390.06	5,395.76
4 Other Banking Operations	26.18	23.27	44.20	37.56	89.59
5 Unallocated	-	4.93	-	4.99	103.28
Total	3,760.90	3,114.52	7,464.90	5,869.40	13,371.93
(b) Segment Results					
1 Treasury Operations	132.51	193.31	426.63	(0.08)	899.05
2 Retail Banking Operations	171.69	218.61	441.97	587.55	1,346.48
3 Corporate /Wholesale Banking	355.88	227.64	378.00	424.91	551.27
4 Other Banking Operations	15.02	23.04	25.69	37.18	88.69
5 Unallocated	-	(166.14)	-	(232.81)	(540.94)
Total	675.10	496.46	1,272.29	816.75	2,344.55
(c) Income Tax	170.00	135.00	325.00	227.00	618.00
(d) Net Profit	505.10	361.46	947.29	589.75	1,726.55
(e) Segment Assets					
1 Treasury Operations	70,659.36	45,787.55	70,659.36	45,787.55	56,617.35
2 Retail Banking Operations	41,083.96	36,592.55	41,083.96	36,592.55	40,758.88
3 Corporate/Wholesale Banking	57,015.28	52,332.24	57,015.28	52,332.24	60,858.88
4 Other Banking Operations	-	-	-	-	-
5 Unallocated Assets	2,681.37	3,133.73	2,681.37	3,133.73	2,740.40
Total	171,439.97	137,846.07	171,439.97	137,846.07	160,975.51
(f) Segment Liabilities					
1 Treasury Operations	67,333.93	43,824.38	67,333.93	43,824.38	54,039.61
2 Retail Banking Operations	39,142.77	35,023.62	39,142.77	35,023.62	38,906.11
3 Corporate /Wholesale Banking	54,339.94	50,088.46	54,339.94	50,088.46	58,087.30
4 Other Banking Operations	-	-	-	-	-
5 Unallocated Liabilities	957.90	991.37	957.90	991.38	1,202.13
6 Capital, Reserves & Surplus	9,665.43	7,918.24	9,665.43	7,918.24	8,740.36
Total	171,439.97	137,846.07	171,439.97	137,846.08	160,975.51
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.				