

Union Bank of India
Segment Report as on 31.03.2008

(Rs. in lacs)

Business Segment	Treasury	Corporate/ Wholesale Banking	Retail Banking	Other Banking Operations	Unallocated	Total
Revenue	285617	398062	346391	7711	15646	1053427
Result	72099	40692	76450	6091		195332
Unallocated Expenses						10192
Operating Profit						258034
Income Tax						46437
Extraordinary Profit/loss						-
Net Profit						138703
Other Information						
Segment Assets	4299985	4824808	2945736			12070529
Unallocated Assets						336798
Total Assets						12407327
Segment Liabilities	4125690	4629240	2826334			11581264
Unallocated Liabilities						91293
Capital ,Reserves & Surplus						734770
Total Liabilities						12407327

Notes :

1. The reportable segments have been classified to Treasury, Corporate/wholesale banking, Retail Banking and other banking business as per Reserve Bank of India's revised guidelines issued in April 2007, effective from 31st March, 2008.
2. Segment wise expenditure, Segment Assets and Liabilities, wherever not directly allocable have been allocated to the reportable segments based on the assumptions considered appropriate.
3. This being the first year of reporting under the revised format, the previous year figures are not disclosed as per the Reserve Bank of India guidelines.
4. Since the bank does not have any Overseas Branch, thus reporting under geographical segment is not applicable.