

9.4 SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17				
				(Rs. In crore)
Business Segment	Quarter ended (Audited) 31.03.2010	Quarter ended (Audited) 31.03.2009	Year ended (Audited) 31.03.2010	Year ended (Audited) 31.03.2009
(a) Segment Revenue				
1 Treasury Operations	1,074.05	1,063.64	4,300.07	3,426.96
2 Retail Banking Operations	1,269.72	1,201.94	4,759.37	4,356.34
3 Corporate /Wholesale Banking	1,674.74	1,500.24	6,115.06	5,395.76
4 Other Banking Operations	35.69	26.92	102.92	89.59
5 Unallocated	-	55.98	-	103.28
Total	4,054.20	3,848.72	15,277.42	13,371.93
(b) Segment Results				
1 Treasury Operations	311.68	342.46	823.52	899.05
2 Retail Banking Operations	122.75	373.93	890.23	1,346.48
3 Corporate /Wholesale Banking	351.46	(29.98)	1,058.09	551.27
4 Other Banking Operations	21.61	26.65	61.08	88.69
5 Unallocated	-	(85.00)	-	(540.94)
Total	807.50	628.06	2,832.92	2,344.55
(c) Income Tax	214.00	163.00	758.00	618.00
(d) Net Profit	593.50	465.06	2,074.92	1,726.55
(e) Segment Assets				
1 Treasury Operations	69,499.20	56,617.35	69,499.20	56,617.35
2 Retail Banking Operations	49,096.16	40,758.88	49,096.16	40,758.88
3 Corporate/Wholesale Banking	73,983.48	60,858.88	73,983.48	60,858.88
4 Other Banking Operations	-	-	-	-
5 Unallocated Assets	2,583.00	2,740.40	2,583.00	2,740.40
Total	195,161.84	160,975.51	195,161.84	160,975.51
(f) Segment Liabilities				
1 Treasury Operations	63,606.33	54,039.61	63,606.33	54,039.61
2 Retail Banking Operations	48,029.71	38,906.11	48,029.71	38,906.11
3 Corporate /Wholesale Banking	72,376.47	58,087.30	72,376.47	58,087.30
4 Other Banking Operations	-	-	-	-
5 Unallocated Liabilities	725.55	1,202.13	725.55	1,202.13
6 Capital, Reserves & Surplus	10,423.78	8,740.36	10,423.78	8,740.36
Total	195,161.84	160,975.51	195,161.84	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.			