

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17						
						(Rs. In crore)
Business Segment	Nine months ended (Reviewed) 31.12.2009	Nine months ended (Reviewed) 31.12.2008	Quarter ended (Reviewed) 31.12.2009	Quarter ended (Reviewed) 31.12.2008	Year ended (Audited) 31.03.2009	
(a) Segment Revenue						
1 Treasury Operations	3,226.02	2,363.32	1,019.96	924.74	3,426.96	
2 Retail Banking Operations	3,489.65	3,154.40	1,212.01	1,156.19	4,356.34	
3 Corporate /Wholesale Banking	4,440.32	3,895.52	1,503.32	1,505.46	5,395.76	
4 Other Banking Operations	67.23	62.67	23.03	25.11	89.59	
5 Unallocated	-	47.30	-	42.31	103.28	
Total	11,223.22	9,523.21	3,758.32	3,653.81	13,371.93	
(b) Segment Results						
1 Treasury Operations	511.84	556.59	85.21	556.67	899.05	
2 Retail Banking Operations	767.48	972.55	325.51	385.00	1,346.48	
3 Corporate /Wholesale Banking	706.63	581.25	328.63	156.34	551.27	
4 Other Banking Operations	39.47	62.04	13.78	24.86	88.69	
5 Unallocated	-	(455.94)	-	(223.13)	(540.94)	
Total	2,025.42	1,716.49	753.13	899.74	2,344.55	
(c) Income Tax	544.00	455.00	219.00	228.00	618.00	
(d) Net Profit	1,481.42	1,261.49	534.13	671.74	1,726.55	
(e) Segment Assets						
1 Treasury Operations	65,706.02	51,711.90	65,706.02	51,711.90	56,617.35	
2 Retail Banking Operations	42,608.55	38,893.32	42,608.55	38,893.32	40,758.88	
3 Corporate/Wholesale Banking	62,701.75	57,234.50	62,701.75	57,234.50	60,858.88	
4 Other Banking Operations	-	-	-	-	-	
5 Unallocated Assets	2,746.42	3,097.06	2,746.42	3,097.06	2,740.40	
Total	173,762.74	150,936.78	173,762.74	150,936.78	160,975.51	
(f) Segment Liabilities						
1 Treasury Operations	62,540.75	49,931.03	62,540.75	49,931.03	54,039.61	
2 Retail Banking Operations	40,548.94	37,555.33	40,548.94	37,555.33	38,906.11	
3 Corporate /Wholesale Banking	59,692.07	55,255.28	59,692.07	55,255.28	58,087.30	
4 Other Banking Operations	-	-	-	-	-	
5 Unallocated Liabilities	792.53	876.25	792.53	876.25	1,202.13	
6 Capital, Reserves & Surplus	10,188.45	7,318.89	10,188.45	7,318.89	8,740.36	
Total	173,762.74	150,936.78	173,762.74	150,936.78	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.					