

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

(₹. in Crore)

	Business Segment	Nine months ended (Reviewed) 31.12.2010	Nine months ended (Reviewed) 31.12.2009	Quarter ended (Reviewed) 31.12.2010	Quarter ended (Reviewed) 31.12.2009	Year ended (Audited) 31.03.2010
(a)	Segment Revenue					
1	Treasury Operations	3,649.69	3226.02	1,291.73	1,019.96	4,300.07
2	Retail Banking Operations	4,072.07	3489.65	1,505.87	1,212.01	4,759.37
3	Corporate /Wholesale Banking	5,474.55	4440.32	1,867.40	1,503.32	6,115.06
4	Other Banking Operations	79.28	67.23	28.06	23.03	102.92
5	Unallocated	-	-	0.00	-	-
	Total	13,275.59	11223.22	4,693.06	3,758.32	15,277.42
(b)	Segment Results					
1	Treasury Operations	854.08	511.84	331.99	85.21	823.52
2	Retail Banking Operations	571.85	767.48	144.57	325.51	890.23
3	Corporate /Wholesale Banking	767.52	706.63	366.31	328.63	1,058.09
4	Other Banking Operations	45.87	39.47	18.29	13.78	61.08
5	Unallocated	-	-	0.00	-	-
	Total	2,239.32	2025.42	861.16	753.13	2,832.92
(c)	Income Tax	754.94	544.00	281.59	219.00	758.00
(d)	Net Profit	1,484.38	1481.42	579.57	534.13	2,074.92
(e)	Segment Assets					
1	Treasury Operations	78,678.93	65706.02	78,678.93	65,706.02	69,499.20
2	Retail Banking Operations	49,940.41	42608.55	49,940.41	42,608.55	49,096.16
3	Corporate/Wholesale Banking	85,103.40	62701.75	85,103.40	62,701.75	73,983.48
4	Other Banking Operations	-	-	-	-	-
5	Unallocated Assets	2,018.64	2746.42	2,018.64	2,746.42	2,583.00
	Total	215,741.38	173762.74	215,741.38	173,762.74	195,161.84
(f)	Segment Liabilities					
1	Treasury Operations	74,997.00	62540.75	74,997.00	62,540.75	63,606.33
2	Retail Banking Operations	47,355.09	40548.94	47,355.09	40,548.94	48,029.71
3	Corporate /Wholesale Banking	80,697.82	59692.07	80,697.82	59,692.07	72,376.47
4	Other Banking Operations	-	-	-	-	-
5	Unallocated Liabilities	703.90	792.53	703.90	792.53	725.55
6	Capital, Reserves & Surplus	11,987.57	10188.45	11,987.57	10,188.45	10,423.78
	Total	215,741.38	173762.74	215,741.38	173,762.74	195,161.84

- 1 The revenue from foreign branch operation for the period are within the threshold limits stipulated under AS-17 "Segment Reporting" and hence the bank has only one reportable geographical segment.
- 2 Segmentwise income and expenditure, which are not directly allocable have been allocated to the reportable segments based on assumptions considered appropriate.