

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

	Business Segment	Quarter ended (Reviewed) 30.06.2011	Quarter ended (Reviewed) 30.06.2010	Year ended (Audited) 31.03.2011
(a)	Segment Revenue			
1	Treasury Operations	1331.20	1,089.70	4932.41
2	Retail Banking Operations	1518.41	1,315.36	5657.77
3	Corporate /Wholesale Banking	2522.95	1,690.60	7794.18
4	Other Banking Operations	27.11	25.00	107.04
5	Unallocated		-	
	Total	5399.68	4,120.66	18,491.40
(b)	Segment Results			
1	Treasury Operations	159.19	126.63	1141.64
2	Retail Banking Operations	111.90	349.41	781.92
3	Corporate /Wholesale Banking	450.82	355.62	976.22
4	Other Banking Operations	15.24	14.76	55.82
5	Unallocated		-	
	Total	737.15	846.42	2,955.60
(c)	Income Tax	272.74	245.00	873.65
(d)	Net Profit	464.41	601.42	2,081.95
(e)	Segment Assets			
1	Treasury Operations	82204.28	68,009.88	78631.90
2	Retail Banking Operations	53184.53	47,977.97	51840.03
3	Corporate/Wholesale Banking	94622.28	79,453.56	101901.16
4	Other Banking Operations		-	
5	Unallocated Assets	3302.97	2,555.17	3611.36
	Total	233,314.06	197,996.58	235,984.45
(f)	Segment Liabilities			
1	Treasury Operations	77880.73	65,190.95	74979.22
2	Retail Banking Operations	50598.24	45,989.59	49404.87
3	Corporate /Wholesale Banking	90020.91	76,149.77	97114.38
4	Other Banking Operations		-	
5	Unallocated Liabilities	2059.66	661.84	1721.46
6	Capital, Reserves & Surplus	12754.52	10,004.43	12764.52
	Total	233,314.06	197,996.58	235,984.45

1 The Bank operates in four segments viz., Treasury, Retail, Non-Retail and Para Banking. These segments have been identified in line with AS-17 on segment reporting after considering the nature and risk profile of the products and services, the target customer profiles, the organizational structure and the internal reporting system of the bank. The bank has disclosed the business segment as primary segment. The revenue and other parameters prescribed in AS-17 of foreign branch for the period are within the threshold limits as stipulated under AS-17 and hence the bank has only one reportable geographical segment.

2 Segment wise income, expenditure, assets and liabilities which are not directly allocable have been allocated to the reportable segments based on assumptions considered appropriate.