

**SEGMENT REPORTING OF CONSOLIDATED FINANCIAL
STATEMENTS AS PER ACCOUNTING STANDARD - 17**

	Business Segment	Year ended (Audited) 31.03.2011
(a)	Segment Revenue	
1	Treasury Operations	4,932.41
2	Retail Banking Operations	5,657.77
3	Corporate /Wholesale Banking	7,794.18
4	Other Banking Operations	107.04
5	Unallocated	145.40
	Total	18,636.80
(b)	Segment Results	
1	Treasury Operations	1,141.64
2	Retail Banking Operations	781.92
3	Corporate /Wholesale Banking	976.22
4	Other Banking Operations	55.82
5	Unallocated	116.89
	Total	3,072.49
(c)	Income Tax	873.65
(d)	Net Profit	2,198.84
(e)	Segment Assets	
1	Treasury Operations	78,631.90
2	Retail Banking Operations	51,840.03
3	Corporate/Wholesale Banking	101,901.16
4	Other Banking Operations	-
5	Unallocated Assets	4,189.85
	Total	236,562.94
(f)	Segment Liabilities	
1	Treasury Operations	74,979.22
2	Retail Banking Operations	49,404.87
3	Corporate /Wholesale Banking	97,114.38
4	Other Banking Operations	-
5	Unallocated Liabilities	2,299.95
6	Capital, Reserves & Surplus	12,764.52
	Total	236,562.94

- 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.
- 3 Information in respect of two non banking subsidiaries and one joint venture, has been included under unallocated segment since they are not reportable segment as per AS 17