

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

| | Business Segment | Half Year ended (Reviewed) 30.09.2011 | Half Year ended (Reviewed) 30.09.2010 | Quarter ended (Reviewed) 30.09.2011 | Quarter ended (Reviewed) 30.09.2010 | Year ended (Audited) 31.03.2011 |
|------------|------------------------------|--|--|--|--|--|
| | | | | | | |
| (a) | Segment Revenue | | | | | |
| 1 | Treasury Operations | 2739.42 | 2357.96 | 1408.22 | 1,268.26 | 4932.41 |
| 2 | Retail Banking Operations | 3270.11 | 2566.20 | 1751.70 | 1,250.84 | 5657.77 |
| 3 | Corporate /Wholesale Banking | 4889.17 | 3607.15 | 2366.22 | 1,916.55 | 7794.18 |
| 4 | Other Banking Operations | 112.34 | 51.22 | 85.23 | 26.22 | 107.04 |
| 5 | Unallocated | - | - | - | - | - |
| | Total | 11011.05 | 8582.53 | 5611.37 | 4,461.87 | 18,491.40 |
| | | | | | | |
| (b) | Segment Results | | | | | |
| 1 | Treasury Operations | 323.68 | 522.09 | 164.49 | 395.46 | 1141.64 |
| 2 | Retail Banking Operations | 209.28 | 427.28 | 97.38 | 77.87 | 781.92 |
| 3 | Corporate /Wholesale Banking | 723.84 | 401.21 | 273.02 | 45.59 | 976.22 |
| 4 | Other Banking Operations | 62.88 | 27.58 | 47.64 | 12.82 | 55.82 |
| 5 | Unallocated | - | - | - | - | - |
| | Total | 1319.68 | 1378.16 | 582.53 | 531.74 | 2,955.60 |
| (c) | Income Tax | 502.74 | 473.35 | 230.00 | 228.35 | 873.65 |
| | | | | | | |
| (d) | Net Profit | 816.94 | 904.81 | 352.53 | 302.94 | 2,081.95 |
| | | | | | | |
| (e) | Segment Assets | | | | | |
| 1 | Treasury Operations | 83342.39 | 76515.31 | 83342.39 | 76,515.31 | 78631.90 |
| 2 | Retail Banking Operations | 52778.06 | 48658.35 | 52778.06 | 48,658.35 | 51840.03 |
| 3 | Corporate/Wholesale Banking | 91607.37 | 78586.31 | 91607.37 | 78,586.31 | 101901.16 |
| 4 | Other Banking Operations | - | - | - | - | - |
| 5 | Unallocated Assets | 3248.87 | 2171.57 | 3248.87 | 2,171.57 | 3611.36 |
| | Total | 230,976.69 | 205,931.54 | 230,976.69 | 205,931.54 | 235,984.45 |
| | | | | | | |
| (f) | Segment Liabilities | | | | | |
| 1 | Treasury Operations | 79007.89 | 73109.99 | 79007.89 | 73,109.99 | 74979.22 |
| 2 | Retail Banking Operations | 50241.90 | 46193.10 | 50241.90 | 46,193.10 | 49404.87 |
| 3 | Corporate /Wholesale Banking | 87205.33 | 74622.63 | 87205.33 | 74,622.63 | 97114.38 |
| 4 | Other Banking Operations | - | - | - | - | - |
| 5 | Unallocated Liabilities | 1777.06 | 587.30 | 1777.06 | 587.30 | 1721.46 |
| 6 | Capital, Reserves & Surplus | 12744.51 | 11418.52 | 12744.51 | 11,418.52 | 12764.52 |
| | Total | 230,976.69 | 205,931.54 | 230,976.69 | 205,931.54 | 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.