

UNAUDITED SEGMENT-WISE REVENUE, RESULTS AND CAPITAL EMPLOYED
FOR THE HALF YEAR ENDED 30TH SEP, 2010

SEGMENT REPORTING - (AS-17)

The following segments have been identified :

I.Primary Segment (Business Segment)

Treasury Operations
Corporate/Wholesale Banking
Retail Banking

II.The geographic segment consists of only the Domestic segment as the Bank does not have any foreign branches

The Bank has got two main business segments namely Treasury Operations and Banking Operations. Banking Operations are further segmented to Corporate/Wholesale Banking and Retail Banking

(₹.in lakhs)

	Particulars	Quarter Ended		Half year Ended		Year Ended
		30.09.2010 (REVIEWED)	30.09.2009 (REVIEWED)	30.09.2010 (REVIEWED)	30.09.2009 (REVIEWED)	31.03.2010 (AUDITED)
1	Segment Revenue (Income)					
a	Treasury Operations	21638	19604	43180	41706	81325
b	Corporate/Wholesale Banking	62720	56060	123543	111606	225542
c	Retail Banking	44701	39864	88993	80969	170083
	Total	129059	115528	255716	234281	476950
	LESS Inter Segment Revenue	19659	19682	39559	40556	78487
	Net Income from Operations	109400	95846	216157	193725	398463
2	Segment Results (Profit before tax)					
a	Treasury Operations	1280	50	3012	3883	4545
b	Corporate/Wholesale Banking	6573	8477	13672	12486	28130
c	Retail Banking	9210	9168	19908	17391	48479
	Total	17063	17695	36592	33760	81154
	Less : Unallocated expenses net of unallocated income	2862	2633	5693	5237	10774
	Total Profit Before Tax	14201	15062	30899	28523	70380
3	Capital Employed (Segment Assets - Segment Liabilities)					
a	Treasury Operations	124043	109039	124043	109039	118255
b	Corporate/Wholesale Banking	185648	161457	185648	161457	178262
c	Retail Banking	109411	97754	109411	97754	102512
d	Unallocated Assets	-132500	-122500	-132500	-122500	-132500
	Total	286602	245750	286602	245750	266529