

SEGMENT REPORTING FOR THE QUARTER/SIX-MONTHS ENDED 30th SEPTEMBER 2010

(Rs. in lacs)

Rs. in lacs

PART A: BUSINESS SEGMENTS							
S. No.	Particulars		Quarter Ended		Six-Months Ended		Year Ended
			30.09.10	30.09.09	30.09.10	30.09.09	31.03.10
			(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
i.	Segment Revenue						
	a)	Treasury	142501	141328	296978	295637	587825
	b)	Corporate/Wholesale Banking	302289	225385	636316	449947	1012234
	c)	Retail Banking	257443	216855	430028	433934	818443
	d)	Other Banking Operations	15135	24018	40384	45826	84720
	Total		717368	607586	1403706	1225344	2503222
ii.	Segment Results						
	a)	Treasury	8551	7531	36824	31785	77520
	b)	Corporate/Wholesale Banking	116580	84266	241832	156828	386974
	c)	Retail Banking	98717	81102	163432	151247	312888
	d)	Other Banking Operations	5880	8926	15348	15973	32400
	Total		229728	181825	457436	355833	809782
iii.	Unallocated Expenses		19719	21195	37610	38269	77154
iv.	Operating Profit		210009	160630	419826	317564	732628
v.	Provision for Tax		50952	46337	100527	89887	199943
vi.	Extraordinary Items		----	-----	-----	-----	-----
vii.	Net Profit		107454	92696	214283	175901	390536
Other Information:							
viii.	Segment Assets						
	a)	Treasury	8837480	8133480	8837480	8133480	7945439
	b)	Corporate/Wholesale Banking	16116935	12279648	16116935	12279648	13864693
	c)	Retail Banking	7149033	6073020	7149033	6073020	6611931
	d)	Other Banking Operations	366615	293793	366615	293793	889648
	Sub Total		32470063	26779941	32470063	26779941	29311711
	e)	Unallocated Assets	350711	298898	350711	298898	351567
	Total Assets		32820774	27078839	32820774	27078839	29663278
ix.	Segment Liabilities						
	a)	Treasury	8392342	7725981	8392342	7725981	7548285
	b)	Corporate/Wholesale Banking	15305136	11664419	15305136	11664419	13171664
	c)	Retail Banking	6788941	5768753	6788941	5768753	6281432
	d)	Other Banking Operations	348149	279072	348149	279072	845179
	Sub Total		30834568	25438225	30834568	25438225	27846560

	e)	Unallocated Liabilities	749	493	749	493	44426
		Total Liabilities	30835317	25438718	30835317	25438718	27890986

Note:

1. Segment Liabilities are distributed in the ratio of their respective Segment Assets.
2. As the operations outside India are less than the threshold limit of 10%, secondary segment information has not been required to be furnished.