

SEGMENT REPORTING FOR THE QUARTER/SIX-MONTHS ENDED 30th SEPTEMBER 2011

(Rs. in lacs)

PART A: BUSINESS SEGMENTS							
S. No.	Particulars		Quarter Ended		Six-Months Ended		Year Ended
			30.09.11	30.09.10	30.09.11	30.09.10	31.03.11
			(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
i.	Segment Revenue						
	a)	Treasury	201859	142501	391934	296978	638209
	b)	Corporate/Wholesale Banking	532744	302289	1003922	636316	1395672
	c)	Retail Banking	233942	257443	496609	430028	951006
	d)	Other Banking Operations	15542	15135	31513	40384	75019
	Total		984087	717368	1923978	1403706	3059906
ii.	Segment Results						
	a)	Treasury	14405	8551	37329	36824	68096
	b)	Corporate/Wholesale Banking	178176	116580	333165	241832	529590
	c)	Retail Banking	78406	98717	164807	163432	360861
	d)	Other Banking Operations	5203	5880	10458	15348	28466
	Total		276190	229728	545759	457436	987013
iii.	Unallocated Expenses		23413	19719	45589	37610	81444
iv.	Operating Profit		252777	210009	500170	419826	905569
v.	Provision for Tax		61242	50952	108776	100527	213023
vi.	Extraordinary Items		----	-----	-----	-----	-----
vii.	Net Profit		120503	107454	231010	214283	443350
Other Information:							
viii.	Segment Assets						
	a)	Treasury	11484760	8837480	11484760	8837480	9707049
	b)	Corporate/Wholesale Banking	19801176	16116935	19801176	16116935	18593732
	c)	Retail Banking	8218078	7149033	8218078	7149033	8607689
	d)	Other Banking Operations	468110	366615	468110	366615	592560
	Sub Total		39972124	32470063	39972124	32470063	37501030
	e)	Unallocated Assets	323130	350711	323130	350711	331494
	Total Assets		40295254	32820774	40295254	32820774	37832524
ix.	Segment Liabilities						
	a)	Treasury	10893238	8392342	10893238	8392342	9214872
	b)	Corporate/Wholesale Banking	18781319	15305136	18781319	15305136	17650973
	c)	Retail Banking	7794806	6788941	7794806	6788941	8171253
	d)	Other Banking Operations	444001	348149	444001	348149	562516
	Sub Total		37913364	30834568	37913364	30834568	35599614

	e)	Unallocated Liabilities	1086	749	1086	749	82054
		Total Liabilities	37914450	30835317	37914450	30835317	35681668
x.		Capital Employed (Segment Assets - Segment Liabilities)					
	a)	Treasury	591522	445138	591522	445138	492177
	b)	Corporate/Wholesale Banking	1019857	811799	1019857	811799	942759
	c)	Retail Banking	423272	360092	423272	360092	436436
	d)	Other Banking Operations	24109	18466	24109	18466	30044
		Sub Total	2058760	1635495	2058760	1635495	1901416
	e)	Unallocated	322044	349962	322044	349962	249440
		Total Capital Employed	2380804	1985457	2380804	1985457	2150856

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.