

Segment Reporting for the year ended 31st March 2009

BUSINESS SEGMENTS:

(Rs in Crore)

Particulars	Quarter ended 31.03.2009	Quarter ended 31.03.2008	Year ended 31.03.2009 (Audited)	Year ended 31.03.2008 (Audited)
(a) Segment Revenue				
i) Treasury Operations	219.24	146.27	689.38	491.09
ii) Corporate / Wholesale Banking	265.70	}	1122.41	1040.68
iii) Retail Banking	370.41		1498.22	1244.11
iv) Other banking Business	(2.32)		742.74	22.47
Total	853.03	889.01	3332.48	2800.28
Less : Inter-segment Revenue	(69.91)	(297.97)	(566.76)	(622.04)
Total Income	783.12	591.04	2765.72	2178.24
(b) Segment Results				
i) Treasury Operations	53.52	(2.34)	72.48	(86.67)
ii) Corporate / Wholesale Banking	36.04	}	90.97	60.15
iii) Retail Banking	73.12		245.29	271.66
iv) Other banking business	(0.10)		67.05	3.69
Total	162.58	64.71	412.43	247.31
Unallocated Revenue	0.00	0.00	0.00	0.00
Unallocated expenses	11.29	13.44	44.18	51.12
Operating Profit	151.29	51.27	368.25	196.19
Less: Provisions & Contingencies	78.80	27.82	140.76	81.91
Net Profit before tax	72.49	23.45	227.49	114.28
Taxes including deferred Taxes	21.97	9.00	79.15	39.23
Extraordinary Profit / loss	0.00	0.00	0.00	0.00
Net Profit	50.52	14.45	148.34	75.05
d) OTHER INFORMATION:				
Segment Assets				
i) Treasury Operations	9260.66	8242.34	9260.66	8242.34
ii) Corporate / Wholesale Banking	6726.08	3619.44	6726.08	3619.44
iii) Retail Banking	10682.94	10082.15	10682.94	10082.15
iv) Other banking business	0.00	0.00	0.00	0.00
Unallocated assets	945.00	1317.95	945.00	1317.95
Total assets	27614.68	23261.88	27614.68	23261.88
Segment liabilities				
i) Treasury Operations	1877.35	1045.66	1877.35	1045.66
ii) Corporate / Wholesale Banking	11522.05	11084.34	11522.05	11084.34
iii) Retail Banking	11064.63	8435.72	11064.63	8435.72
iv) Other banking business	0.00	0.00	0.00	0.00
Unallocated liabilities	1486.26	1346.45	1486.26	1346.45
Capital & Other Reserves	1664.39	1349.71	1664.39	1349.71
Total liabilities	27614.68	23261.88	27614.68	23261.88