

Segment Reporting for the quarter ended June 30, 2011
BUSINESS SEGMENTS:

(Rs in crores)

Particulars	Quarter ended 30.06.2011	Quarter ended 30.06.2010	Year ended 31.03.2011 (Audited)
(a) Segment Revenue			
i) Treasury Operations	335.25	215.45	945.39
ii) Corporate / Wholesale Banking	554.11	322.96	1,560.00
iii) Retail Banking	698.82	510.69	2,360.13
iv) Other banking Business	0.68	0.51	(1.00)
Total	1,588.86	1,049.61	4,864.52
Less : Inter-segment Revenue	(208.88)	(117.11)	(561.50)
Total Income	1,379.98	932.50	4,303.02
(b) Segment Results			
i) Treasury Operations	23.63	40.50	162.62
ii) Corporate / Wholesale Banking	100.83	57.97	291.31
iii) Retail Banking	204.09	143.81	688.58
iv) Other banking business	0.20	0.14	(0.29)
Total	328.75	242.42	1,142.22
Unallocated Revenue	-	-	-
Unallocated expenses	17.03	11.81	60.55
Operating Profit	311.72	230.61	1,081.67
Less: Provisions & Contingencies	44.59	48.74	201.89
Net Profit before tax	267.13	181.87	879.78
Taxes including deferred Taxes	86.95	63.32	302.46
Extraordinary Profit / loss	-	-	-
Net Profit	180.18	118.55	577.32
c) OTHER INFORMATION:			
Segment Assets			
i) Treasury Operations	16,616.70	11,378.66	16,839.75
ii) Corporate / Wholesale Banking	10,974.85	8,254.81	9,802.00
iii) Retail Banking	19,219.32	14,973.53	17,954.90
iv) Other banking business	-	-	-
Unallocated assets	1,027.43	898.52	1,039.19
Total assets	47,838.30	35,505.52	45,635.84
Segment liabilities			
i) Treasury Operations	6,721.55	4,214.06	5,620.66
ii) Corporate / Wholesale Banking	21,765.41	15,458.38	20,190.85
iii) Retail Banking	14,201.97	12,704.29	14,790.48
iv) Other banking business	-	-	-
Unallocated liabilities	918.21	609.90	983.64
Capital & Other Reserves	4,231.16	2,518.89	4,050.21
Total liabilities	47,838.30	35,505.52	45,635.84

