SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

	Business Segment	Quarter ended (Audited) 31.03.2009	Year ended (Audited) 31.03.2009	Year ended (Audited) 31.03.2008		Business Segment	Quarter ended (Audited) 31.03.2009	Year ended (Audited) 31.03.2009	Year ended (Audited) 31.03.2008
(a)	**Segment Revenue**				(g)	**Segment Assets**			
1	Treasury Operations	1063.64	3426.96	2856.17	1	Treasury Operations	56617.35	56617.35	42999.85
2	Retail Banking Operations	1201.94	4356.34	3463.91	2	Retail Banking Operations	40758.88	40758.88	29457.36
3	Corporate /Wholesale Banking	1500.24	5395.76	3980.62	3	Corporate/Wholesale Banking	60858.88	60858.88	48248.08
4	Other Banking Operations	26.92	89.59	77.11	4	Other Banking Operations	0.00	0.00	0.00
5	Unallocated	55.98	103.28	156.46	5	Unallocated Assets	2740.40	2740.40	3367.98
	Total	**3848.72**	**13371.93**	**10534.27**		**Total**	**160975.51**	**160975.51**	**124073.27**
(b)	**Segment Results**				(h)	**Segment Liabilities**			
1	Treasury Operations	342.46	899.05	720.99	1	Treasury Operations	54039.61	54039.61	41256.90
2	Retail Banking Operations	373.93	1346.48	764.50	2	Retail Banking Operations	38906.11	38906.11	28263.34
3	Corporate /Wholesale Banking	-29.98	551.27	406.92	3	Corporate /Wholesale Banking	58087.30	58087.30	46292.40
4	Other Banking Operations	26.65	88.69	60.91	4	Other Banking Operations	0.00	0.00	0.00
5	Unallocated *	-85.00	-540.94	-101.92	5	Unallocated Liabilities	1202.13	1202.13	912.93
	Total	**628.06**	**2344.55**	**1851.40**	6	Capital, Reserves & Surplus	8740.36	8740.36	7347.70
						Total	**160975.51**	**160975.51**	**124073.27**
(c)	**Operating Profit**	**911.46**	**3082.00**	**2580.34**					
(d)	Provisions and Contingencies	283.40	737.45	728.94					
(e)	Income Tax	163.00	618.00	464.37					
(f)	**Net Profit**	**465.06**	**1726.55**	**1387.03**					

(Rs.in Cr)   (Rs. in Cr)

1 The bank has opened a foreign branch at Hongkong during the year. Since the revenue from foreign branch does not exceed 10% of the total revenue, the bank has only one reportable segment.

2 Segment wise expenditure, segment assets and liabilities, wherever not directly allocable have been allocated to the reportable segments based on the assumptions considered appropriate.

* after considering brand building costs, adhoc provisions for wage arrears etc.