

Particulars	3 Months ended		9 Months ended		Year ended
	31.12.2010 (Reviewed)	31.12.2009 (Reviewed)	31.12.2010 (Reviewed)	31.12.2009 (Reviewed)	31.03.2010 (Audited)
Part A. Business Segments					
I. Segment Revenue					
(a) Treasury Operations	621 57.19	631 06.17	1791 57.26	1759 33.34	2293 71.15
(b) Corporate Banking	1149 52.08	919 54.67	3333 22.51	2627 22.98	3574 99.92
(c) Retail Banking	856 86.01	738 65.24	2512 38.97	2284 47.69	3100 15.46
(d) Other Banking Operations	12 63.29	19 01.97	39 92.80	42 00.96	61 91.22
Total	2640 58.57	2308 28.05	7677 11.54	6713 04.97	9030 77.75
Less: Inter Segment Revenue					
Net Sales/Income from operations	2640 58.57	2308 28.05	7677 11.54	6713 04.97	9030 77.75
2. Segment Results (Profit)					
(a) Treasury Operations	219 75.90	222 61.60	588 45.49	547 58.63	712 84.34
(b) Corporate Banking	349 78.89	288 87.46	1032 04.80	737 97.27	1110 19.94
(c) Retail Banking	229 72.04	160 15.51	728 23.26	547 44.03	862 39.28
(d) Other Banking Operations	12 63.29	19 01.97	39 92.80	42 00.96	61 91.22
Total	811 90.12	690 66.54	2388 66.35	1875 00.89	2747 34.78
Less: (i) Interest					
(ii) Other Un-allocable Expenditure	53 55.38	32 04.41	530 42.65	182 18.12	395 74.06
(iii) Un-allocable income					
Total Profit Before Tax	758 34.74	658 62.13	1858 23.70	1692 82.77	2351 60.72
3. Capital Employed					
(Segment Assets - Segment Liabilities)					
(a) Treasury Operations	3247 40.60	2831 48.12	3247 40.60	2831 48.12	2234 15.24
(b) Corporate Banking	3184 84.72	2722 89.59	3184 84.72	2722 89.59	3497 38.14
(c) Retail Banking	3041 79.35	2515 42.70	3041 79.35	2515 42.70	2381 30.49
(d) Other Banking Operations	20 90.95	20 91.87	20 90.95	20 91.87	16 85.98
(e) Unallocated	29 47.65	167 31.77	29 47.65	167 31.77	142 41.25
Total	9524 43.27	8258 04.05	9524 43.27	8258 04.05	8272 11.10
Part B - Geographic Segments					
I. Revenue					
a) Domestic Operations	2595 68.14	2269 30.23	7543 02.76	6587 29.21	8865 06.14
b) Foreign Operations	44 90.43	38 97.82	134 08.78	125 75.76	165 71.61
Total	2640 58.57	2308 28.05	7677 11.54	6713 04.97	9030 77.75
II. Assets					
a) Domestic Operations	111574 99.00	92945 08.89	111574 99.00	92945 08.89	97436 46.81
b) Foreign Operations	4530 73.40	3698 40.30	4530 73.40	3698 40.30	3952 84.66
Total	116105 72.40	96643 49.19	116105 72.40	96643 49.19	101389 31.47

The assets / revenue segmentation among Corporate/Retail/other banking have been regrouped on the basis of actual allocated assets and related revenues

Rajeev Rishi
Executive Director

V Rama Gopal
Executive Director

T M Bhasin
Chairman & Managing Director

Place : Mumbai
Date : 24.1.2011