

Segment Reporting

Particulars	3 Months ended		Year Ended	
	31.03.2011 (Audited)	31.03.2010 (Audited)	31.03.2011 (Audited)	31.03.2010 (Audited)
Part A. Business Segments				
I. Segment Revenue				
(a) Treasury Operations	635 04.46	534 37.81	2426 61.71	2293 71.15
(b) Corporate Banking	1265 69.10	947 76.94	4598 91.61	3574 99.92
(c) Retail Banking	944 48.60	815 67.77	3456 87.60	3100 15.46
(d) Other Banking Operations	20 57.95	19 90.26	60 50.73	61 91.22
Total	2865 80.11	2317 72.78	10542 91.65	9030 77.75
Less: Inter Segment Revenue				
Net Sales/Income from operations	2865 80.11	2317 72.78	10542 91.65	9030 77.75
2. Segment Results (Profit)				
(a) Treasury Operations	158 56.50	165 25.72	641 73.00	712 84.34
(b) Corporate Banking	432 94.38	372 22.67	1558 47.41	1110 19.94
(c) Retail Banking	290 93.24	314 95.24	1030 97.28	862 39.28
(d) Other Banking Operations	20 57.95	19 90.26	60 50.73	61 91.22
Total	903 02.07	872 33.89	3291 68.42	2747 34.78
Less: (i) Interest				
(ii) Other Un-allocable Expenditure	126 79.73	213 55.94	657 22.38	395 74.06
(iii) Un-allocable income				
Total Profit Before Tax	776 22.34	658 77.95	2634 46.04	2351 60.72
3. Capital Employed (Segment Assets - Segment Liabilities)				
(a) Treasury Operations	3874 93.49	2226 60.86	3874 93.49	2226 60.86
(b) Corporate Banking	2831 20.74	3287 00.90	2831 20.74	3287 00.90
(c) Retail Banking	2767 45.27	2599 22.12	2767 45.27	2599 22.12
(d) Other Banking Operations	31 61.90	16 85.98	31 61.90	16 85.98
(e) Unallocated	15 89.03	142 41.25	15 89.03	142 41.25
Total	9521 10.43	8272 11.11	9521 10.43	8272 11.11
Part B - Geographic Segments				
I. Revenue				
a) Domestic Operations	2818 72.60	2277 76.91	10361 75.27	8865 06.14
b) Foreign Operations	47 07.51	39 95.87	181 16.38	165 71.61
Total	2865 80.11	2317 72.78	10542 91.65	9030 77.75
II. Assets				
a) Domestic Operations	117374 20.50	97436 46.81	117374 20.50	97436 46.81
b) Foreign Operations	4344 10.08	3952 84.66	4344 10.08	3952 84.66
Total	121718 30.58	101389 31.47	121718 30.58	101389 31.47
Segment Revenue and expenses have been apportioned on the basis of segment assets, wherever direct allocation is not possible.				
Rajeev Rishi Executive Director	V RamaGopal Executive Director	T M Bhasin Chairman & Managing Director		
Place : Chennai				
Date : 23 rd April 2011				