



## Segment Information :

## Part A: Business Segments

(Rs in Crores)

Particulars	Quarter Ended		Year ended		Consolidated	
	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009
<b>Segment Revenue</b>						
a) Treasury Operations	1443.77	1493.96	5701.77	5235.87	5694.69	5233.35
b) Wholesale Banking Operations	2493.57	2360.37	8838.66	8062.06	8838.66	8062.06
c) Retail Banking Operations	1278.07	1397.39	5803.50	6033.40	5896.01	6112.99
d) Unallocated	10.01	27.24	100.75	88.11	117.61	104.87
<b>T o t a l</b>	<b>5225.42</b>	<b>5278.96</b>	<b>20444.68</b>	<b>19419.44</b>	<b>20546.97</b>	<b>19513.27</b>
Less : Inter Segment Revenue	(22.80)	0.49	(49.94)	20.22	(49.94)	20.22
<b>Income from Operations</b>	<b>5248.22</b>	<b>5278.47</b>	<b>20494.62</b>	<b>19399.22</b>	<b>20596.91</b>	<b>19493.05</b>
<b>Segment Results</b>						
a) Treasury Operations	(231.90)	(176.75)	344.81	551.10	383.56	623.04
b) Wholesale Banking Operations	781.13	1138.06	2059.26	3120.36	2059.26	3120.36
c) Retail Banking Operations	88.69	198.83	763.74	1045.42	786.26	1065.88
d) Unallocated	(171.51)	(136.72)	(673.98)	(552.45)	(678.37)	(557.19)
<b>T o t a l</b>	<b>466.41</b>	<b>1023.42</b>	<b>2493.83</b>	<b>4164.43</b>	<b>2550.71</b>	<b>4252.09</b>
Less : i) Other Un-allocable expenditure net off	-	-	-	-	-	-
ii) Un-allocable income	-	-	-	-	-	-
<b>Total Profit Before Tax</b>	<b>466.41</b>	<b>1023.42</b>	<b>2493.83</b>	<b>4164.43</b>	<b>2550.71</b>	<b>4252.09</b>
<b>Provision for Tax</b>	<b>38.50</b>	<b>213.05</b>	<b>752.76</b>	<b>1157.08</b>	<b>763.55</b>	<b>1164.55</b>
<b>Net Profit</b>	<b>427.91</b>	<b>810.37</b>	<b>1741.07</b>	<b>3007.35</b>	<b>1787.16</b>	<b>3087.54</b>
<b>Segment Assets</b>						
a) Treasury Operations	94889.53	71626.68	94889.53	71626.68	95132.76	71831.17
b) Wholesale Banking Operations	120965.63	96362.38	120965.63	96362.38	120965.63	96362.38
c) Retail Banking Operations	54340.21	52922.19	54340.21	52922.19	55105.91	53424.12
d) Unallocated	4771.09	4590.52	4771.09	4590.52	5629.58	4739.68
<b>T o t a l</b>	<b>274966.46</b>	<b>225501.77</b>	<b>274966.46</b>	<b>225501.77</b>	<b>276833.88</b>	<b>226357.35</b>
<b>Segment Liabilities</b>						
a) Treasury Operations	87898.61	66450.12	87898.61	66450.12	88141.84	66654.61
b) Wholesale Banking Operations	112182.31	89350.93	112182.31	89350.93	112182.31	89350.93
c) Retail Banking Operations	50284.95	49089.48	50284.95	49089.48	51068.75	49429.78
d) Unallocated	10370.60	7116.32	10370.60	7116.32	10995.95	7265.48
<b>T o t a l</b>	<b>260736.47</b>	<b>212006.85</b>	<b>260736.47</b>	<b>212006.85</b>	<b>262388.85</b>	<b>212700.80</b>
<b>Capital Employed</b>						
(Segment Assets - Segment Liabilities)						
a) Treasury Operations	6990.92	5176.56	6990.92	5176.56	6990.92	5176.56
b) Wholesale Banking Operations	8783.32	7011.45	8783.32	7011.45	8783.32	7011.45
c) Retail Banking Operations	4055.26	3832.71	4055.26	3832.71	4037.16	3994.34
d) Unallocated	(5599.51)	(2525.80)	(5599.51)	(2525.80)	(5366.37)	(2525.80)
<b>T o t a l</b>	<b>14229.99</b>	<b>13494.92</b>	<b>14229.99</b>	<b>13494.92</b>	<b>14445.03</b>	<b>13656.55</b>

## Part B : Geographical Segments

(Rs in Crores)

Particulars	Quarter Ended		Year ended		Consolidated	
	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009
<b>Revenue</b>						
Domestic	4759.03	4766.98	18669.04	17256.97	18678.82	17273.73
International	489.19	511.49	1825.58	2142.25	1918.09	2219.32
<b>Total</b>	<b>5248.22</b>	<b>5278.47</b>	<b>20494.62</b>	<b>19399.22</b>	<b>20596.91</b>	<b>19493.05</b>
<b>Assets</b>						
Domestic	227799.22	184571.78	227799.22	184571.78	228874.60	184894.17
International	47167.24	40929.99	47167.24	40929.99	47959.28	41463.18
<b>Total</b>	<b>274966.46</b>	<b>225501.77</b>	<b>274966.46</b>	<b>225501.77</b>	<b>276833.88</b>	<b>226357.35</b>

Note: There are no significant Other Banking operations carried on by the bank.

## Allocation of costs :

- Expenses directly attributed to particular segment are allocated to the relative segment.
- Expenses not directly attributable to specific segment are allocated in proportion to number of employees / business managed.
- Information in respect of Non Banking entities has been included under unallocated segment.

**SUMMARISED CONSOLIDATED BALANCE SHEET**

(Rs. In Crores)

Particulars	As at 31 <sup>st</sup> March, 2010	As at 31 <sup>st</sup> March, 2009
<b>CAPITAL AND LIABILITIES</b>		
Capital	525.91	525.91
Reserves and Surplus	13919.11	13130.63
Minorities Interest	319.23	102.57
Deposits	230408.21	190176.67
Borrowings*	22399.90	15678.79
Other Liabilities and provisions	9261.52	6742.78
<b>TOTAL</b>	<b>276833.88</b>	<b>226357.35</b>
<b>ASSETS</b>		
Cash and balances with Reserve Bank of India	15657.96	8975.09
Balances with bank and money at call and short notice	15791.11	12914.89
Investments	68112.69	52871.81
Advances	169031.01	143322.61
Fixed Assets	2378.92	2561.34
Other Assets	5862.19	5711.61
<b>TOTAL</b>	<b>276833.88</b>	<b>226357.35</b>

\*Borrowings include debt instruments eligible for Tier I and Tier II capital amounting to Rs. 8320.44 (Rs.6186.20) Crore as at 31<sup>st</sup> March, 2010 which include Rs. 1761.14 (Rs.1485.88) Crore Innovative Perpetual Debt Instruments (IPDI), Rs.4309.30( Rs.2450.32) Crore Upper Tier II and Rs.2250.00 (Rs.2250.00) Crore Lower Tier II (figures in bracket pertain to previous year).

**Notes :**

- The consolidated financial results for the year ended 31<sup>st</sup> March, 2010 have been arrived at on the same accounting policies as those followed in the previous year ended 31<sup>st</sup> March, 2009 except as explained in para 5 below.
- The above consolidated financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Parent Bank at its meeting held on 26th May 2010.
- The financial results for the year ended 31st March 2010 have been arrived at after considering extant guidelines of RBI on prudential norms for income recognition & assets classification, provisioning and providing for other usual and necessary provisions.
- The Authorised Capital of the Parent Bank stands increased from Rs. 1500 Crore to Rs. 3000 Crore as per notification no. SO.3123 published in The Official Gazette dated 21.11.2009.
- The Parent Bank has made full provision in respect of doubtful assets outstanding as on 31<sup>st</sup> March, 2009. However, for doubtful assets, identified during the year ended 31<sup>st</sup> March, 2010 the bank has provided for the same at 100% of the unsecured portion and at 50%,60% and 100% of the secured portion in respect of doubtful assets upto one year, one year to three years and more than three years respectively. However in case of doubtful assets one to two years 100% provision is being retained as the Parent Bank is already holding 100% provision as on 31<sup>st</sup> March 2009. Consequent to the above change, the provision of the Parent Bank for the year is lower by Rs.467.99 crore with consequential impact on provisions and contingencies, net profits, reserves & surpluses and advances. The associate Regional Rural Banks have also provided for NPAs as per the changed policy of the Parent Bank, however, the impact of such change of accounting policy in case of associate RRB's is not ascertainable.
- Information on investor complaints pursuant to Clause 41 of the Listing Agreement, for the quarter ended 31st March, 2010 :
 

a) Pending as on 31.12.2009	: NIL	b) Received during the quarter	: 5
c) Resolved during the quarter	: 5	d) Pending as on 31.03.2010	: NIL
- Figures of the previous period have been regrouped/rearranged wherever necessary to conform to current period classification.

**M. Narendra**  
Executive Director

**B. A. Prabhakar**  
Executive Director

**Alok K. Misra**  
Chairman & Managing Director

Date: 26th May, 2010  
Place: Mumbai