

**Annexure 'D' of the Group's consolidated financial statements****Guidelines for mapping of Business Lines****Segment Reporting**

A segment is a distinguishable component of the Group that is engaged either in providing particular products or services (business segment), or in providing products or services within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from those of

**Business segments****(a) Corporate finance**

Corporate banking includes services provided in connection with mergers and acquisition, underwriting, privatization, securitization, research, debts instruments, equity, syndication, IPO and secondary private placements.

**(b) Trading and sales**

Trading and sales includes fixed income, equity, foreign exchange, commodities, credit, funding, own position securities, lending and repos, brokerage debt and prime brokerage.

**(c) Retail Banking**

Retail banking includes retail lending and deposits, banking services, trusts and estates, private lending and deposits, investment advice, merchant / commercial / corporate cards.

**(d) Commercial banking**

Commercial banking includes project finance, real estate, export finance, trade finance, factoring, leasing, lending, guarantees, bills of exchange and deposits.

**(e) Asset management**

It includes discretionary and non discretionary fund management activities in the form of pooled, segregated, retail, institutional, private equity, open, close ended funds etc

**(e) Others**

It includes results of support functions of the Group and subsidiary which cannot be classified in any of the above segments.