

	QUARTER ENDED			NINE MONTHS ENDED		YEAR ENDED
	(Reviewed)			(Reviewed)		(Audited)
	31.12.2016	30.09.2016	31.12.2015	31.12.2016	31.12.2015	31.03.2016
(a) Segment Revenue						
1 Treasury Operations	340018	301977	256708	910224	767382	1017719
2 Retail Banking Operations	268785	245366	236345	763636	691218	1022126
3 Corporate /Wholesale Banking	344428	382128	382494	1095882	1221984	1523662
4 Other Banking Operations	8095	7870	6356	22937	18578	26476
5 Unallocated	0	0	0	0	0	0
Total Segment Revenue	961325	937341	881903	2792678	2699162	3589983
Less Inter-segment Revenue	4741	2584	1697	7325	4549	6929
Income from operations	956584	934757	880206	2785353	2694613	3583054
(b) Segment Results (i.e. Profit/ (Loss) Before Tax)						
1 Treasury Operations	107537	94035	64688	287572	152605	214601
2 Retail Banking Operations	31960	13219	16173	64112	46239	66762
3 Corporate /Wholesale Banking	(125693)	(91586)	(74156)	(298523)	(15837)	(117331)
4 Other Banking Operations	4310	4272	2945	12104	9037	12507
5 Unallocated	0	0	0	0	0	0
Total Profit Before Tax	18114	19940	9650	65266	192044	176539
(c) Segment Assets						
1 Treasury Operations	17146993	15100010	12503219	17146993	12503219	12418702
2 Retail Banking Operations	9905310	9814043	11814819	9905310	11814819	9332072
3 Corporate/Wholesale Banking	17678455	17860287	14443152	17678455	14443152	18328167
4 Other Banking Operations	0	0	0	0	0	0
5 Unallocated	644886	424254	320808	644886	320808	390649
Total	45375644	43198594	39081998	45375644	39081998	40469590
(d) Segment Liabilities						
1 Treasury Operations	16304723	14298622	11791452	16304723	11791452	11746924
2 Retail Banking Operations	9491426	9366946	11243400	9491426	11243400	8893490
3 Corporate/Wholesale Banking	16939777	17046629	13744614	16939777	13744614	17466792
4 Other Banking Operations	0	0	0	0	0	0
5 Unallocated	61799	176475	95089	61799	95089	73263
Total	42797725	40888672	36874555	42797725	36874555	38180469
(e) Capital Employed (i.e. Segment Assets-Segment Liabilities)						
1 Treasury Operations	842270	801388	711767	842270	711767	671778
2 Retail Banking Operations	413884	447096	571419	413884	571419	438582
3 Corporate/Wholesale Banking	738678	813657	698538	738678	698538	861375
4 Other Banking Operations	0	0	0	0	0	0
5 Unallocated	583086	247779	225719	583086	225719	317385
Total	2577918	2309920	2207443	2577918	2207443	2289120

- The Bank operates in four segments viz., Treasury, Retail, Corporate / Wholesale and Other Banking Operations. These segments have been identified in line with AS-17 on segment reporting after considering the nature and risk profile of the products and services, the target customer profiles, the organizational structure and the internal reporting system of the bank. The bank has disclosed the business segment as primary segment. The revenue and other parameters prescribed in AS-17 of foreign branch for the period are within the threshold limits as stipulated under AS-17 and hence the bank has only one reportable geographical segment.
- Segment wise income, expenditure, Capital employed which are not directly allocable have been allocated to the reportable segments based on assumptions as considered appropriate by the management.
- Previous year's/Nine Month's/Quarter's figures have been regrouped/recasted wherever considered necessary to correspond with the current Quarter's classification/ presentation.

(ATUL KUMAR GOEL)
EXECUTIVE DIRECTOR

(RAJ KAMAL VERMA)
EXECUTIVE DIRECTOR

(VINOD KATHURIA)
EXECUTIVE DIRECTOR

(ARUN TIWARI)

CHAIRMAN & MANAGING DIRECTOR

