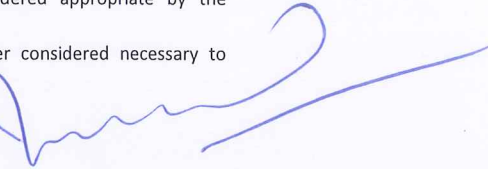


(₹ in Lacs)

		QUARTER ENDED			YEAR ENDED
		(Reviewed)	(Audited) (Refer Note No. 2)	(Reviewed)	(Audited)
		30.06.2018	31.03.2018	30.06.2017	31.03.2018
<b>(a) Segment Revenue</b>					
1	Treasury Operations	304535	290480	326563	1200817
2	Retail Banking Operations	286122	282492	262457	1088008
3	Corporate /Wholesale Banking	386467	333922	361220	1401238
4	Other Banking Operations	15566	17204	10618	55049
5	Unallocated	5251	42574	0	49822
	<b>Total Segment Revenue</b>	<b>997941</b>	<b>966672</b>	<b>960858</b>	<b>3794934</b>
	Less Inter-segment Revenue	(7065)	(6986)	(4089)	(21148)
	<b>Income from operations</b>	<b>990876</b>	<b>959686</b>	<b>956769</b>	<b>3773786</b>
<b>(b) Segment Results (i.e. Profit/ (Loss) Before Tax</b>					
1	Treasury Operations	30620	(35739)	118326	164905
2	Retail Banking Operations	37402	3545	7778	42486
3	Corporate /Wholesale Banking	(95782)	(395615)	(96784)	(948851)
4	Other Banking Operations	8480	7384	5968	27525
5	Unallocated	5251	42574	0	49822
	<b>Total Profit/(Loss) Before Tax</b>	<b>(14029)</b>	<b>(377851)</b>	<b>35288</b>	<b>(664113)</b>
<b>(c) Segment Assets</b>					
1	Treasury Operations	17471184	17404992	15549626	17404992
2	Retail Banking Operations	11474343	11627902	10293126	11627902
3	Corporate/Wholesale Banking	19037225	18728880	18718364	18728880
4	Other Banking Operations	0	0	0	0
5	Unallocated	822755	978825	277750	978825
	<b>Total</b>	<b>48805507</b>	<b>48740599</b>	<b>44838866</b>	<b>48740599</b>
<b>(d) Segment Liabilities</b>					
1	Treasury Operations	16753107	16765029	14689138	16765029
2	Retail Banking Operations	11056659	11256164	9803668	11256164
3	Corporate/Wholesale Banking	18344240	18130128	17828270	18130128
4	Other Banking Operations	0	0	0	0
5	Unallocated	125524	79602	110356	79602
	<b>Total</b>	<b>46279530</b>	<b>46230923</b>	<b>42431432</b>	<b>46230923</b>
<b>(e) Capital Employed (i.e. Segment Assets-Segment Liabilities)</b>					
1	Treasury Operations	718077	639963	860488	639963
2	Retail Banking Operations	417684	371738	489458	371738
3	Corporate/Wholesale Banking	692985	598752	890094	598752
4	Other Banking Operations	0	0	0	0
5	Unallocated	697231	899223	167394	899223
	<b>Total</b>	<b>2525977</b>	<b>2509676</b>	<b>2407434</b>	<b>2509676</b>

- 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 issued by the Institute of Chartered Accountants of India (ICAI) 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 of foreign branch for the period are within the threshold limits stipulated as per 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 Quarter's/Year's figures have been regrouped/recasted wherever considered necessary to correspond with the current Quarter's/Year's classification/ presentation.

  
(ATUL KUMAR GOEL)  
EXECUTIVE DIRECTOR

  
(RAJ KAMAL VERMA)  
EXECUTIVE DIRECTOR

  
(RAJKIRAN RAI G)  
MANAGING DIRECTOR & CEO

  
(KEWAL HANDA)  
CHAIRMAN

