

(Rs in Lacs)

		QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED
		(Reviewed)			(Reviewed)		31.03.2016
		30.09.2016	30.06.2016	30.09.2015	30.09.2016	30.09.2015	(Audited)
(a) Segment Revenue							
1	Treasury Operations	301977	268229	271758	570206	510674	1017719
2	Retail Banking Operations	245366	249485	227574	494851	454874	1022126
3	Corporate /Wholesale Banking	382128	369326	405983	751454	839490	1523662
4	Other Banking Operations	7870	6972	6340	14842	12222	26476
5	Unallocated	0	0	0	0	0	0
	Total Segment Revenue	937341	894012	911655	1831353	1817260	3589983
	Less Inter-segment Revenue	2584	2361	1565	4945	2853	6929
	Income from operations	934757	891651	910090	1826408	1814407	3583054
(b) Segment Results (i.e. Profit/ (Loss) Before Tax)							
1	Treasury Operations	94035	86000	66106	180035	87916	214601
2	Retail Banking Operations	13219	18933	21396	32152	30066	66762
3	Corporate /Wholesale Banking	(91586)	(81244)	7191	(172830)	58319	(117331)
4	Other Banking Operations	4272	3522	3123	7794	6093	12507
5	Unallocated	0	0	0	0	0	0
	Total Profit Before Tax	19940	27211	97816	47151	182394	176539
(c) Capital Employed (i.e. Segment Assets-Segment Liabilities)							
1	Treasury Operations	801388	765727	778431	801388	778431	671778
2	Retail Banking Operations	447096	465746	553235	447096	553235	438582
3	Corporate/Wholesale Banking	813657	855006	682595	813657	682595	861375
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated	247779	232457	186083	247779	186083	317385
	Total	2309920	2318936	2200343	2309920	2200343	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/Quarter's figures have been regrouped/recasted wherever considered necessary to correspond with the current Quarter's classification/presentation.



(ATUL KUMAR GOEL)
EXECUTIVE DIRECTOR

(Signature)

(RAJ KAMAL VERMA)
EXECUTIVE DIRECTOR

(Signature)
(VINOD KATHURIA)
EXECUTIVE DIRECTOR



(Signature)
(ARUN TIWARI)
CHAIRMAN & MANAGING DIRECTOR

