

		Standalone					Consolidated	
		QUARTER ENDED			YEAR ENDED		YEAR ENDED	
		(Audited) Refer Note No 2	(Reviewed)	(Audited) Refer Note No 2	(Audited)		(Audited)	(Audited)
		31.03.2018	31.12.2017	31.03.2017	31.03.2018	31.03.2017	31.03.2018	31.03.2017
<b>(a)</b>	<b>Segment Revenue</b>							
1	Treasury Operations	290480	271690	340630	1200817	1250855	1200817	1250853
2	Retail Banking Operations	282492	280908	265683	1088008	1029319	1088008	1029319
3	Corporate /Wholesale Banking	333922	346689	362804	1401238	1458686	1401238	1458686
4	Other Banking Operations	17204	12530	10495	55049	33431	55049	33431
5	Unallocated	42574	7248	0	49822	0	117401	62239
	<b>Total Segment Revenue</b>	<b>966672</b>	<b>919065</b>	<b>979612</b>	<b>3794934</b>	<b>3772291</b>	<b>3862513</b>	<b>3834528</b>
	Less Inter-segment Revenue	(6986)	(5707)	(2507)	(21148)	(9833)	(21148)	(9833)
	<b>Income from operations</b>	<b>959686</b>	<b>913358</b>	<b>977105</b>	<b>3773786</b>	<b>3762458</b>	<b>3841365</b>	<b>3824695</b>
<b>(b)</b>	<b>Segment Results (i.e. Profit/ (Loss) Before Tax)</b>							
1	Treasury Operations	(35739)	(1272)	54228	164905	341801	164905	341800
2	Retail Banking Operations	3545	22901	3790	42486	67902	42486	67902
3	Corporate /Wholesale Banking	(395615)	(194941)	(94831)	(948851)	(393355)	(948851)	(393355)
4	Other Banking Operations	7384	6084	5808	27525	17912	27525	17913
5	Unallocated	42574	7248	0	49822	0	54095	2205
	<b>Total Profit Before Tax</b>	<b>(377851)</b>	<b>(159980)</b>	<b>(31005)</b>	<b>(664113)</b>	<b>34260</b>	<b>(659840)</b>	<b>36465</b>
<b>(c)</b>	<b>Segment Assets</b>							
1	Treasury Operations	17404992	16310730	14945225	17404992	14945225	17404992	14945225
2	Retail Banking Operations	11627902	11186997	10124761	11627902	10124761	11627902	10124761
3	Corporate/Wholesale Banking	18728880	19460672	19670094	18728880	19670094	18728880	19670094
4	Other Banking Operations	0	0	0	0	0	0	0
5	Unallocated	978825	483535	530364	978825	530364	1352866	828041
	<b>Total</b>	<b>48740599</b>	<b>47441934</b>	<b>45270444</b>	<b>48740599</b>	<b>45270444</b>	<b>49114640</b>	<b>45568121</b>
<b>(d)</b>	<b>Segment Liabilities</b>							
1	Treasury Operations	16765029	15593857	14229716	16765029	14229716	16765029	14229716
2	Retail Banking Operations	11256164	10777188	9718359	11256164	9718359	11256164	9718359
3	Corporate/Wholesale Banking	18130128	18747778	18880548	18130128	18880548	18130128	18880548
4	Other Banking Operations	0	0	0	0	0	0	0
5	Unallocated	79602	4414	44201	79602	44201	438138	330131
	<b>Total</b>	<b>46230923</b>	<b>45123237</b>	<b>42872824</b>	<b>46230923</b>	<b>42872824</b>	<b>46589459</b>	<b>43158754</b>
<b>(e)</b>	<b>Capital Employed (i.e. Segment Assets-Segment Liabilities)</b>							
1	Treasury Operations	639963	716873	715509	639963	715509	639963	715509
2	Retail Banking Operations	371738	409809	406402	371738	406402	371739	406402
3	Corporate/Wholesale Banking	598751	712894	789546	598751	789546	598751	789546
4	Other Banking Operations	0	0	0	0	0	0	0
5	Unallocated	899223	479121	486163	899223	486163	914728	497910
	<b>Total</b>	<b>2509676</b>	<b>2318697</b>	<b>2397620</b>	<b>2509676</b>	<b>2397620</b>	<b>2525181</b>	<b>2409367</b>

i 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 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 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.

ii 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.

iii 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

(VINOD KATHURIA)  
EXECUTIVE DIRECTOR

(RAJKIRAN RATG)  
MANAGING DIRECTOR & CEO

(KEWAL HANDA)  
CHAIRMAN

