

		QUARTER ENDED			NINE MONTHS ENDED		YEAR ENDED
		(Reviewed)			(Reviewed)		(Audited)
		31.12.2017	30.09.2017	31.12.2016	31.12.2017	31.12.2016	31.03.2017
<b>(a) Segment Revenue</b>							
1	Treasury Operations	271690	312085	340018	910337	910224	1250854
2	Retail Banking Operations	280908	262151	268785	805516	763636	1029319
3	Corporate /Wholesale Banking	346689	359407	344428	1067316	1095882	1458686
4	Other Banking Operations	12530	14696	8094	37845	22937	33431
5	Unallocated	7248	0	0	7248	0	
	<b>Total Segment Revenue</b>	<b>919065</b>	<b>948339</b>	<b>961325</b>	<b>2828262</b>	<b>2792679</b>	<b>3772291</b>
	Less Inter-segment Revenue	(5707)	(4366)	(2380)	(14162)	(7325)	(9833)
	<b>Income from operations</b>	<b>913358</b>	<b>943973</b>	<b>958945</b>	<b>2814100</b>	<b>2785354</b>	<b>3762458</b>
<b>(b) Segment Results (i.e. Profit/ (Loss) Before Tax)</b>							
1	Treasury Operations	(1272)	83590	107537	200644	287572	341800
2	Retail Banking Operations	22901	8262	31960	38941	64112	67902
3	Corporate /Wholesale Banking	(194941)	(261511)	(125693)	(553236)	(298523)	(393355)
4	Other Banking Operations	6084	8089	4310	20141	12104	17912
5	Unallocated	7248	0	0	7248	0	0
	<b>Total Profit Before Tax</b>	<b>(159980)</b>	<b>(161570)</b>	<b>18114</b>	<b>(286262)</b>	<b>65266</b>	<b>34259</b>
<b>(c) Segment Assets</b>							
1	Treasury Operations	16310730	16929671	17146993	16310730	17146993	14945225
2	Retail Banking Operations	11186997	12751619	9905310	11186997	9905310	10124761
3	Corporate/Wholesale Banking	19460672	17733023	17678455	19460672	17678455	19670094
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated	483535	343291	644886	483535	644886	530364
	<b>Total</b>	<b>47441934</b>	<b>47757604</b>	<b>45375644</b>	<b>47441934</b>	<b>45375644</b>	<b>45270444</b>
<b>(d) Segment Liabilities</b>							
1	Treasury Operations	15593857	16103421	16304723	15593857	16304723	14229716
2	Retail Banking Operations	10777188	12221655	9491426	10777188	9491426	9718359
3	Corporate/Wholesale Banking	18747778	16996029	16939777	18747778	16939777	18880548
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated	4414	175649	61799	4414	61799	44201
	<b>Total</b>	<b>45123237</b>	<b>45496754</b>	<b>42797725</b>	<b>45123237</b>	<b>42797725</b>	<b>42872824</b>
<b>(e) Capital Employed (i.e. Segment Assets-Segment Liabilities)</b>							
1	Treasury Operations	716875	826250	842270	716875	842270	715509
2	Retail Banking Operations	409808	529964	413884	409808	413884	406402
3	Corporate/Wholesale Banking	712893	736994	738678	712893	738678	789546
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated	479121	167642	583087	479121	583087	486163
	<b>Total</b>	<b>2318697</b>	<b>2260850</b>	<b>2577919</b>	<b>2318697</b>	<b>2577919</b>	<b>2397620</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 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 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 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

(RAJKIRAN RAI G)  
MANAGING DIRECTOR & CEO

(KEVAL HANDA)  
CHAIRMAN

