

	QUARTER ENDED			NINE MONTHS ENDED		YEAR ENDED	
	(Unaudited)			(Unaudited)		(Audited)	
	31.12.2018	30.09.2018	31.12.2017	31.12.2018	31.12.2017	31.03.2018	
<b>(a) Segment Revenue</b>							
1	Treasury Operations	275188	284488	271690	864210	910337	1200817
2	Retail Banking Operations	277945	265714	280908	829781	805516	1088008
3	Corporate /Wholesale Banking	392822	386125	346689	1165414	1067316	1401238
4	Other Banking Operations	17599	13988	12530	47154	37845	55049
5	Unallocated	0	0	7248	5251	7248	49822
	<b>Total Segment Revenue</b>	<b>963554</b>	<b>950315</b>	<b>919065</b>	<b>2911810</b>	<b>2828262</b>	<b>3794934</b>
	Less Inter-segment Revenue	(6296)	(6489)	(5707)	(19850)	(14162)	(21148)
	<b>Income from operations</b>	<b>957258</b>	<b>943826</b>	<b>913358</b>	<b>2891960</b>	<b>2814100</b>	<b>3773786</b>
<b>(b) Segment Results (i.e. Profit/ (Loss) Before Tax)</b>							
1	Treasury Operations	119264	49747	(1272)	199630	200644	164905
2	Retail Banking Operations	28796	26912	22901	93110	38941	42486
3	Corporate /Wholesale Banking	(143406)	(72334)	(194941)	(311521)	(553236)	(948851)
4	Other Banking Operations	8671	7308	6084	24459	20141	27525
5	Unallocated	0	0	7248	5251	7248	49822
	<b>Total Profit/(Loss) Before Tax</b>	<b>13325</b>	<b>11633</b>	<b>(159980)</b>	<b>10929</b>	<b>(286262)</b>	<b>(664113)</b>
<b>(c) Provision for Tax</b>							
		(1996)	(2270)	(34995)	(31249)	(19863)	(139376)
<b>(d) Net Profit/(Loss) After Tax</b>							
		<b>15321</b>	<b>13903</b>	<b>(124985)</b>	<b>42178</b>	<b>(266399)</b>	<b>(524737)</b>
<b>(e) Segment Assets</b>							
1	Treasury Operations	16235952	16617467	16310730	16235952	16310730	17404992
2	Retail Banking Operations	12331658	11847901	11186997	12331658	11186997	11627902
3	Corporate/Wholesale Banking	17889085	18505991	19460672	17889085	19460672	18728880
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated	1064058	850625	483535	1064058	483535	978825
	<b>Total Assets</b>	<b>47520753</b>	<b>47821984</b>	<b>47441934</b>	<b>47520753</b>	<b>47441934</b>	<b>48740599</b>
<b>(f) Segment Liabilities</b>							
1	Treasury Operations	15591013	15908822	15593857	15591013	15593857	16765029
2	Retail Banking Operations	11902881	11398492	10777188	11902881	10777188	11256164
3	Corporate/Wholesale Banking	17267073	17804030	18747778	17267073	18747778	18130128
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated	203923	169430	4414	203923	4414	79602
	<b>Total Liabilities</b>	<b>44964890</b>	<b>45280774</b>	<b>45123237</b>	<b>44964890</b>	<b>45123237</b>	<b>46230923</b>
<b>(g) Capital Employed (i.e. Segment Assets-Segment Liabilities)</b>							
1	Treasury Operations	644939	708645	716875	644939	716875	639963
2	Retail Banking Operations	428777	449409	409808	428777	409808	371738
3	Corporate/Wholesale Banking	622012	701961	712893	622012	712893	598752
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated	860135	681195	479121	860135	479121	899223
	<b>Total Capital Employed</b>	<b>2555863</b>	<b>2541210</b>	<b>2318697</b>	<b>2555863</b>	<b>2318697</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" 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 periods figures have been regrouped/recasted wherever considered necessary to correspond with the current Quarter's classification/ presentation.

(DINESH KUMAR GARG)  
EXECUTIVE DIRECTOR

(RAJ KAMAL VERMA)  
EXECUTIVE DIRECTOR

(RAJKIRAN RAI G)  
MANAGING DIRECTOR & CEO

(KEWAL HANDA)  
CHAIRMAN

