

	QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED	
	(Reviewed)			(Reviewed)		31.03.2018	
	30.09.2018	30.06.2018	30.09.2017	30.09.2018	30.09.2017	(Audited)	
(a) Segment Revenue							
1	Treasury Operations	284488	304535	312085	589023	638648	1200817
2	Retail Banking Operations	265714	286122	262151	551836	524608	1088008
3	Corporate /Wholesale Banking	386125	386467	359407	772592	720627	1401238
4	Other Banking Operations	13988	15566	14696	29554	25314	55049
5	Unallocated	0	5251	0	5251	0	49822
	Total Segment Revenue	950315	997941	948339	1948256	1909197	3794934
	Less Inter-segment Revenue	(6489)	(7065)	(4366)	(13554)	(8455)	(21148)
	Income from operations	943826	990876	943973	1934702	1900742	3773786
(b) Segment Results (i.e. Profit/ (Loss) Before Tax)							
1	Treasury Operations	49747	30620	83590	80367	201916	164905
2	Retail Banking Operations	26912	37402	8262	64314	16040	42486
3	Corporate /Wholesale Banking	(72334)	(95782)	(261511)	(168116)	(358295)	(948851)
4	Other Banking Operations	7308	8480	8089	15788	14057	27525
5	Unallocated	0	5251	0	5251	0	49822
	Total Profit Before Tax	11633	(14029)	(161570)	(2396)	(126282)	(664113)
(c) Segment Assets							
1	Treasury Operations	16617467	17471184	16929671	16617467	16929671	17404992
2	Retail Banking Operations	11847901	11474343	12751619	11847901	12751619	11627902
3	Corporate /Wholesale Banking	18505991	19037225	17733023	18505991	17733023	18728880
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated	850625	822755	343291	850625	343291	978825
	Total	47821984	48805507	47757604	47821984	47757604	48740599
(d) Segment Liabilities							
1	Treasury Operations	15908822	16753107	16103421	15908822	16103421	16765029
2	Retail Banking Operations	11398492	11056659	12221655	11398492	12221655	11256164
3	Corporate /Wholesale Banking	17804030	18344240	16996029	17804030	16996029	18130128
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated	169430	125524	175648	169430	175648	79602
	Total	45280774	46279530	45496753	45280774	45496753	46230923
(e) Capital Employed (i.e. Segment Assets-Segment Liabilities)							
1	Treasury Operations	708645	718077	826250	708645	826250	639963
2	Retail Banking Operations	449409	417684	529964	449409	529964	371738
3	Corporate /Wholesale Banking	701961	692985	736994	701961	736994	598752
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated	681195	697231	167643	681195	167643	899223
	Total	2541210	2525977	2260851	2541210	2260851	2509676

1 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 branches for the period are within the threshold limits stipulated as per AS-17 and hence the bank has only one reportable geographical segment.

2 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 & the same are consistent with the previous periods.

3 Previous Quarter's/Half Year's/Year's figures have been regrouped/recasted wherever considered necessary to correspond with the current Quarter's/Half Year's/Year's classification/ presentation.

(GOPAL SINGH GUSAIN)
EXECUTIVE DIRECTOR

(ATUL KUMAR GOEL)
EXECUTIVE DIRECTOR

(RAJ KAMAL VERMA)
EXECUTIVE DIRECTOR

(RAJKIRAN RATG)
MANAGING DIRECTOR & CEO

(KEWAL HANDA)
CHAIRMAN

