

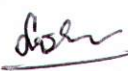
STANDALONE SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17


(₹ in Lacs)

Business Segment	Quarter ended			Year ended	
	(Audited)	(Reviewed)	(Audited)	(Audited)	
	31.03.2016	31.12.2015	31.03.2015	31.03.2016	31.03.2015
(a) Segment Revenue					
1 Treasury Operations	250337	256708	262440	1017719	945735
2 Retail Banking Operations	330908	236345	255030	1022126	1009656
3 Corporate /Wholesale Banking	301678	382494	412128	1523662	1573395
4 Other Banking Operations	7898	6356	9876	26476	34236
5 Unallocated	0	0	0	0	0
Total Segment Revenue	890821	881903	939474	3589983	3563022
Less Inter-segment Revenue	2380	1697	1103	6929	2326
Income from operations	888441	880206	938371	3583054	3560696
(b) Segment Results (i.e. Profit/ (Loss) Before Tax)					
1 Treasury Operations	61996	64688	64187	214601	190299
2 Retail Banking Operations	20523	16173	57520	66762	121699
3 Corporate /Wholesale Banking	-101494	-74156	-62456	-117331	-50319
4 Other Banking Operations	3470	2945	4984	12507	16659
5 Unallocated	0	0	0	0	0
Total Profit Before Tax	-15505	9650	64235	176539	278338
(c) Capital Employed (i.e. Segment Assets-Segment Liabilities)					
1 Treasury Operations	671778	711767	578649	671778	578649
2 Retail Banking Operations	438582	571419	452538	438582	452538
3 Corporate/Wholesale Banking	861375	698538	660018	861375	660018
4 Other Banking Operations	0	0	0	0	0
5 Unallocated	317385	225719	284998	317385	284998
Total	2289120	2207443	1976203	2289120	1976203

- 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 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.
- 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.
- 3 Previous year's/Twelve Month's/Quarter's figures have been regrouped/recasted wherever considered necessary to correspond with the current Twelve Month's/Quarter's classification/ presentation.


(VINOD KATHURIA)
EXECUTIVE DIRECTOR


(RAKESH SETHI)
EXECUTIVE DIRECTOR


(ARUN TIWARI)
CHAIRMAN & MANAGING DIRECTOR