

		QUARTER ENDED			YEAR ENDED	
		(Audited)	(Reviewed)	(Audited)	(Audited)	
		31.03.2017	31.12.2016	31.03.2016	31.03.2017	31.03.2016
(a) Segment Revenue						
1	Treasury Operations	340630	340018	250337	1250854	1017719
2	Retail Banking Operations	265683	268785	330908	1029319	1022126
3	Corporate /Wholesale Banking	362804	344428	301678	1458686	1523662
4	Other Banking Operations	10494	8095	7898	33431	26476
5	Unallocated	0	0	0	0	0
	Total Segment Revenue	979612	961326	890821	3772291	3589983
	Less Inter-segment Revenue	2508	2381	2380	9833	6929
	Income from operations	977104	958945	888441	3762458	3583054
(b) Segment Results (i.e. Profit/ (Loss) Before Tax)						
1	Treasury Operations	54228	107537	61996	341800	214601
2	Retail Banking Operations	3790	31960	20522	67902	66762
3	Corporate /Wholesale Banking	-94832	(125693)	(101494)	(393355)	(117331)
4	Other Banking Operations	5807	4310	3470	17913	12507
5	Unallocated	0	0	0	0	0
	Total Profit Before Tax	-31007	18114	-15506	34260	176539
(c) Segment Assets						
1	Treasury Operations	14945225	17146993	12418702	14945225	12418702
2	Retail Banking Operations	10124761	9905310	9332072	10124761	9332072
3	Corporate/Wholesale Banking	19670094	17678455	18328167	19670094	18328167
4	Other Banking Operations	0	0	0	0	0
5	Unallocated	530364	644886	390649	530364	390649
	Total	45270444	45375644	40469590	45270444	40469590
(d) Segment Liabilities						
1	Treasury Operations	14229716	16304723	11746924	14229716	11746924
2	Retail Banking Operations	9718359	9491426	8893490	9718359	8893490
3	Corporate/Wholesale Banking	18880548	16939777	17466792	18880548	17466792
4	Other Banking Operations	0	0	0	0	0
5	Unallocated	44201	61799	73263	44201	73263
	Total	42872824	42797725	38180469	42872824	38180469
(e) Capital Employed (i.e. Segment Assets-Segment Liabilities)						
1	Treasury Operations	715509	842270	671778	715509	671778
2	Retail Banking Operations	406402	413884	438582	406402	438582
3	Corporate/Wholesale Banking	789546	738678	861375	789546	861375
4	Other Banking Operations	0	0	0	0	0
5	Unallocated	486163	583086	317385	486163	317385
	Total	2397620	2577918	2289120	2397620	2289120

- 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 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

(ARUN TIWARI)

CHAIRMAN & MANAGING DIRECTOR

