

SEGMENT REPORT FOR THE QUARTER / NINE MONTHS ENDED 31.12.2019

(Rs in Lacs)

	STANDALONE						CONSOLIDATED					
	QUARTER ENDED			NINE MONTHS ENDED		YEAR ENDED	QUARTER ENDED			NINE MONTHS ENDED		YEAR ENDED
	(Reviewed)			(Reviewed)		(Audited)	(Reviewed)	(Reviewed)	(Unaudited)	(Reviewed)	(Unaudited)	(Audited)
	31.12.2019	30.09.2019	31.12.2018	31.12.2019	31.12.2018	31.03.2019	31.12.2019	30.09.2019	31.12.2018	31.12.2019	31.12.2018	31.03.2019
(a) Segment Revenue												
1 Treasury Operations	339567	361865	275188	1019462	864210	1144018	339567	361865	275188	1019462	864210	1144018
2 Retail Banking Operations	287766	277078	277945	837508	829781	1112891	287766	277078	277945	837508	829781	1112891
3 Corporate /Wholesale Banking	436370	409091	392822	1234702	1165414	1540150	436370	409091	392822	1234702	1165414	1540150
4 Other Banking Operations	18564	16765	17599	49116	47154	64677	18564	16765	17599	49116	47154	64677
5 Unallocated	0	0	0	1815	5251	18749	24402	19690	18434	62561	56776	100226
Total Segment Revenue	1082267	1064799	963554	3142603	2911810	3880485	1106669	1084489	981988	3203349	2963335	3961962
Less Inter-segment Revenue	(8146)	(9142)	(6296)	(19850)	(24111)	(26424)	(8146)	(9142)	(6296)	(24111)	(19850)	(26424)
Income from operations	1074121	1055657	957258	3118492	2891960	3854061	1098523	1075347	975692	3179238	2943485	3935538
(b) Segment Results (i.e. Profit/ (Loss) Before Tax)												
1 Treasury Operations	51679	107999	119264	231804	199630	276714	51679	107999	119264	231804	199630	276714
2 Retail Banking Operations	29631	20902	28796	76584	93110	94737	29631	20902	28796	76584	93110	94737
3 Corporate /Wholesale Banking	(33529)	(299985)	(143406)	(404214)	(311521)	(811453)	(33529)	(299985)	(143406)	(404214)	(311521)	(811453)
4 Other Banking Operations	10464	9272	8671	27151	24459	28587	10464	9272	8671	27151	24459	28587
5 Unallocated	(0)	0	0	1815	5251	18749	(1983)	548	2002	315	2994	18099
Total Profit/(Loss) Before Tax	58245	(161812)	13325	(66860)	10929	(392666)	56262	(161264)	15,327	(68360)	8,672	(393316)
(c) Provision for Tax	787	(42451)	(1996)	(27400)	(31249)	(97921)	939	(42407)	(2531)	(27204)	(31249)	(99975)
(d) Net Profit/(Loss) After Tax	57458	(119361)	15321	(39460)	42178	(294745)	55323	(118857)	17858	(41156)	39921	(293341)
Add: Share of profit in Associate							113	(377)	439	370	989	1106
Consolidated Net Profit/(Loss)							55436	(119234)	18297	(40786)	40910	(292235)
(e) Segment Assets												
1 Treasury Operations	20172412	21014871	16235952	20172412	16235952	17505913	20172412	21014871	16235952	20172412	16235952	17505913
2 Retail Banking Operations	12175985	11820703	12331658	12331658	12331658	12731028	12175985	11820703	12331658	12331658	12331658	12731028
3 Corporate/Wholesale Banking	19368245	19064618	17889085	19368245	17889085	17885172	19368245	19064618	17889085	19368245	17889085	17885172
4 Other Banking Operations	0	0	0	0	0	0	0	0	0	0	0	0
5 Unallocated	1278440	1299440	1064058	1278440	1064058	1281771	1772672	1759801	1507664	1772672	1507664	1735941
Total Assets	52995082	53199632	47520753	52995082	47520753	49403884	53489314	53659993	47964359	53489314	47964359	49858054
(f) Segment Liabilities												
1 Treasury Operations	19040431	19870349	15591013	19040431	15591013	16875495	19040431	19870349	15591013	19040431	15591013	16875495
2 Retail Banking Operations	11561333	11254748	11902881	11561333	11902881	12336805	11561333	11254748	11902881	11561333	11902881	12336805
3 Corporate/Wholesale Banking	18390522	18151836	17267073	18390522	17267073	17331347	18390522	18151836	17267073	18390522	17267073	17331347
4 Other Banking Operations	0	0	0	0	0	0	0	0	0	0	0	0
5 Unallocated	236449	206108	203923	236449	203923	211536	694846	629089	617408	694846	617408	630842
Total Liabilities	49228735	49483041	44964890	49228735	44964890	46755183	49687132	49906022	45378375	49687132	45378375	47174489
(g) Capital Employed (i.e. Segment Assets-Segment Liabilities)												
1 Treasury Operations	1131981	1144522	644939	1131981	644939	630418	1131981	1144522	644939	1131981	644939	630418
2 Retail Banking Operations	614652	565955	428777	614652	428777	394223	614652	565955	428777	614652	428777	394223
3 Corporate/Wholesale Banking	977723	912782	622012	977723	622012	553825	977723	912782	622012	977723	622012	553825
4 Other Banking Operations	0	0	0	0	0	0	0	0	0	0	0	0
5 Unallocated	1041991	1093332	860135	1041991	860135	1070235	1077826	1130712	890256	1077826	890256	1105099
Total Capital Employed	3766347	3716591	2555863	3766347	2555863	2648701	3802182	3753971	2585984	3802182	2585984	2683565

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 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.

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

(MANAS RANJAN BISWAL)
EXECUTIVE DIRECTOR

(DINESH KUMAR GARG)
EXECUTIVE DIRECTOR

(GOPAL SINGH GUSAIN)
EXECUTIVE DIRECTOR

(RAJ KIRAN RAI G)
MANAGING DIRECTOR & CEO

(KEWAL HANDA)
CHAIRMAN

