

(₹ in Lacs)

		QUARTER ENDED			YEAR ENDED	
		(Reviewed)	(Audited)	(Reviewed)	(Audited)	
		30.06.2017	31.03.2017	30.06.2016	31.03.2017	
(a) Segment Revenue						
1	Treasury Operations	326563	340630	268229	1250854	
2	Retail Banking Operations	262457	265683	249485	1029319	
3	Corporate /Wholesale Banking	361220	362804	369326	1458686	
4	Other Banking Operations	10618	10494	6972	33431	
5	Unallocated	0	0	0	0	
	Total Segment Revenue	960858	979612	894012	3772291	
	Less Inter-segment Revenue	4089	2508	2361	9833	
	Income from operations	956769	977104	891651	3762458	
(b) Segment Results (i.e. Profit/ (Loss) Before Tax)						
1	Treasury Operations	118326	54228	86000	341800	
2	Retail Banking Operations	7778	3790	25913	67902	
3	Corporate /Wholesale Banking	(96784)	(94832)	(88224)	(393355)	
4	Other Banking Operations	5968	5807	3522	17913	
5	Unallocated	0	0	0	0	
	Total Profit Before Tax	35288	(31007)	27211	34260	
(c) Segment Assets						
1	Treasury Operations	15549626	14945225	13383931	14945225	
2	Retail Banking Operations	10293126	10124761	9412832	10124761	
3	Corporate/Wholesale Banking	18718364	19670094	17279860	19670094	
4	Other Banking Operations	0	0	0	0	
5	Unallocated	277750	530364	327369	530364	
	Total	44838866	45270444	40403992	45270444	
(d) Segment Liabilities						
1	Treasury Operations	14689138	14229716	12618204	14229716	
2	Retail Banking Operations	9803668	9718359	8947086	9718359	
3	Corporate/Wholesale Banking	17828270	18880548	16424854	18880548	
4	Other Banking Operations	0	0	0	0	
5	Unallocated	110356	44201	94912	44201	
	Total	42431432	42872824	38085056	42872824	
(e) Capital Employed (i.e. Segment Assets-Segment Liabilities)						
1	Treasury Operations	860488	715509	765727	715509	
2	Retail Banking Operations	489458	406402	465746	406402	
3	Corporate/Wholesale Banking	890094	789546	855006	789546	
4	Other Banking Operations	0	0	0	0	
5	Unallocated	167394	486163	232457	486163	
	Total	2407434	2397620	2318936	2397620	

- 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 branch for the period are within the threshold limits 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 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

(RAJKIRAN RAI G)
MANAGING DIRECTOR & CEO

(KEWAL HANDA)
CHAIRMAN

