

		QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED
		(Reviewed)			(Reviewed)		31.03.2017
		30.09.2017	30.06.2017	30.09.2016	30.09.2017	30.09.2016	(Audited)
(a) Segment Revenue							
1	Treasury Operations	3,12,085	3,26,563	3,01,977	6,38,648	5,70,206	12,50,854
2	Retail Banking Operations	2,62,151	2,62,457	2,45,366	5,24,608	4,94,851	10,29,319
3	Corporate /Wholesale Banking	3,59,407	3,61,220	3,82,128	7,20,627	7,51,454	14,58,686
4	Other Banking Operations	14,697	10,618	7,870	25,315	14,842	33,431
5	Unallocated	-	-	-	-	-	-
	Total Segment Revenue	9,48,339	9,60,858	9,37,341	19,09,197	18,31,353	37,72,291
	Less Inter-segment Revenue	4,366	4,089	2,584	8,455	4,945	9,833
	Income from operations	9,43,973	9,56,769	9,34,757	19,00,742	18,26,408	37,62,458
(b) Segment Results (i.e. Profit/ (Loss) Before Tax)							
1	Treasury Operations	83,590	1,18,326	94,035	2,01,916	1,80,035	3,41,800
2	Retail Banking Operations	8,262	7,778	13,219	16,040	32,152	67,902
3	Corporate /Wholesale Banking	(2,61,511)	(96,784)	(91,586)	(3,58,295)	(1,72,830)	(3,93,355)
4	Other Banking Operations	8,089	5,968	4,272	14,057	7,794	17,913
5	Unallocated	-	-	-	-	-	-
	Total Profit Before Tax	(1,61,570)	35,288	19,940	(1,26,282)	47,151	34,260
(c) Segment Assets							
1	Treasury Operations	1,69,29,671	1,55,49,626	1,51,00,010	1,69,29,671	1,51,00,010	1,49,45,225
2	Retail Banking Operations	1,27,51,619	1,02,93,126	98,14,043	1,27,51,619	98,14,043	1,01,24,761
3	Corporate /Wholesale Banking	1,77,33,023	1,87,18,364	1,78,60,286	1,77,33,023	1,78,60,286	1,96,70,094
4	Other Banking Operations	-	-	-	-	-	-
5	Unallocated	3,43,291	2,77,750	4,24,254	3,43,291	4,24,254	5,30,364
	Total	4,77,57,604	4,48,38,866	4,31,98,593	4,77,57,604	4,31,98,593	4,52,70,444
(d) Segment Liabilities							
1	Treasury Operations	1,61,03,421	1,46,89,138	1,42,98,622	1,61,03,421	1,42,98,622	1,42,29,716
2	Retail Banking Operations	1,22,21,655	98,03,668	93,66,947	1,22,21,655	93,66,947	97,18,359
3	Corporate /Wholesale Banking	1,69,96,029	1,78,28,270	1,70,46,629	1,69,96,029	1,70,46,629	1,88,80,548
4	Other Banking Operations	-	-	-	-	-	-
5	Unallocated	1,75,649	1,10,356	1,76,475	1,75,649	1,76,475	44,201
	Total	4,54,96,753	4,24,31,432	4,08,88,673	4,54,96,753	4,08,88,673	4,28,72,824
(e) Capital Employed (i.e. Segment Assets-Segment Liabilities)							
1	Treasury Operations	8,26,250	8,60,488	8,01,388	8,26,250	8,01,388	7,15,509
2	Retail Banking Operations	5,29,964	4,89,458	4,47,096	5,29,964	4,47,096	4,06,402
3	Corporate /Wholesale Banking	7,36,994	8,90,094	8,13,657	7,36,994	8,13,657	7,89,546
4	Other Banking Operations	-	-	-	-	-	-
5	Unallocated	1,67,643	1,67,394	2,47,779	1,67,643	2,47,779	4,86,163
	Total	22,60,851	24,07,434	23,09,920	22,60,851	23,09,920	23,97,620

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.

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.

(ATUL KUMAR GOEL)
EXECUTIVE DIRECTOR

(RAJ KAMAL VERMA)
EXECUTIVE DIRECTOR

(VINOD KATHURIA)
EXECUTIVE DIRECTOR

(RAJ KIRAN RAI G)
MANAGING DIRECTOR & CEO

(KEWAL HANDA)
CHAIRMAN

