

	STANDALONE				CONSOLIDATED			
	QUARTER ENDED		YEAR ENDED		QUARTER ENDED		YEAR ENDED	
	(Reviewed)	(Audited) (Refer Note 2)	(Reviewed)	(Audited)	(Reviewed)	(Unaudited)	(Unaudited)	(Audited)
	30.06.2019	31.03.2019	30.06.2018	31.03.2019	30.06.2019	31.03.2019	30.06.2018	31.03.2019
(a) Segment Revenue								
1 Treasury Operations	3,18,030	2,79,808	3,04,535	11,44,018	3,18,030	2,79,808	3,04,535	11,44,018
2 Retail Banking Operations	2,72,664	2,83,111	2,86,122	11,12,891	2,72,664	2,83,111	2,86,122	11,12,891
3 Corporate /Wholesale Banking	3,89,241	3,74,736	3,86,467	15,40,150	3,89,241	3,74,736	3,86,467	15,40,150
4 Other Banking Operations	13,787	17,523	15,566	64,677	13,787	17,523	15,566	64,677
5 Unallocated	1,815	13,498	5,251	18,749	18,469	43,450	18,604	1,00,226
Total Segment Revenue	9,95,537	9,68,676	9,97,941	38,80,485	10,12,191	9,98,628	10,11,294	39,61,962
Less Inter-segment Revenue	(6,823)	(6,575)	(7,065)	(26,424)	(6,823)	(6,575)	(7,065)	(26,424)
Income from operations	9,88,714	9,62,101	9,90,876	38,54,061	10,05,368	9,92,053	10,04,229	39,35,538
(b) Segment Results (i.e. Profit/ (Loss) Before Tax)								
1 Treasury Operations	72,126	77,068	30,620	2,76,714	72,126	77,068	30,620	2,76,714
2 Retail Banking Operations	26,051	1,632	37,402	94,737	26,051	1,632	37,402	94,737
3 Corporate /Wholesale Banking	(70,700)	(4,99,922)	(95,782)	(8,11,453)	(70,700)	(4,99,922)	(95,782)	(8,11,453)
4 Other Banking Operations	7,415	4,129	8,480	28,587	7,415	4,129	8,480	28,587
5 Unallocated	1,815	13,498	5,251	18,749	1,750	15,105	6,444	18,099
Total Profit/(Loss) Before Tax	36,707	(4,03,595)	(14,029)	(3,92,666)	36,642	(4,01,988)	(12,836)	(3,93,316)
(c) Provision for Tax	14,264	(66,672)	(26,983)	(97,921)	14,264	(68,726)	(26,675)	(99,975)
(d) Net Profit/(Loss) after Tax	22,443	(3,36,923)	12,954	(2,94,745)	22,378	(3,33,262)	13,839	(2,93,341)
Add: Share of Profit in Associate	-	-	-	-	634	117	211	1,106
(e) Consolidated Net Profit/(Loss)	-	-	-	-	23,012	(3,33,145)	14,050	(2,92,235)
(f) Segment Assets								
1 Treasury Operations	1,85,02,087	1,75,05,913	1,74,71,184	1,75,05,913	1,85,02,087	1,75,05,913	1,74,71,184	1,75,05,913
2 Retail Banking Operations	1,13,89,024	1,27,31,028	1,14,74,343	1,27,31,028	1,13,89,024	1,27,31,028	1,14,74,343	1,27,31,028
3 Corporate/Wholesale Banking	1,89,31,247	1,78,85,172	1,90,37,225	1,78,85,172	1,89,31,247	1,78,85,172	1,90,37,225	1,78,85,172
4 Other Banking Operations	-	-	-	-	-	-	-	-
5 Unallocated	13,35,775	12,81,771	8,22,755	12,81,771	17,93,527	17,35,941	12,19,035	17,35,941
Total	5,01,58,133	4,94,03,884	4,88,05,507	4,94,03,884	5,06,15,885	4,98,58,054	4,92,01,788	4,98,58,054
(g) Segment Liabilities								
1 Treasury Operations	1,78,50,817	1,68,75,495	1,67,53,107	1,68,75,495	1,78,50,817	1,68,75,495	1,67,53,107	1,68,75,495
2 Retail Banking Operations	1,10,42,589	1,23,36,805	1,10,56,659	1,23,36,805	1,10,42,589	1,23,36,805	1,10,56,659	1,23,36,805
3 Corporate/Wholesale Banking	1,83,55,391	1,73,31,347	1,83,44,240	1,73,31,347	1,83,55,391	1,73,31,347	1,83,44,240	1,73,31,347
4 Other Banking Operations	-	-	-	-	-	-	-	-
5 Unallocated	2,38,214	2,11,536	1,25,524	2,11,536	6,60,583	6,30,842	4,90,646	6,30,842
Total	4,74,87,011	4,67,55,183	4,62,79,530	4,67,55,183	4,79,09,380	4,71,74,489	4,66,44,652	4,71,74,489
(h) Capital Employed (i.e. Segment Assets-Segment Liabilities)								
1 Treasury Operations	6,51,270	6,30,418	7,18,077	6,30,418	6,51,270	6,30,418	7,18,077	6,30,418
2 Retail Banking Operations	3,46,435	3,94,223	4,17,684	3,94,223	3,46,435	3,94,223	4,17,684	3,94,223
3 Corporate/Wholesale Banking	5,75,856	5,53,825	6,92,985	5,53,825	5,75,856	5,53,825	6,92,985	5,53,825
4 Other Banking Operations	-	-	-	-	-	-	-	-
5 Unallocated	10,97,561	10,70,235	6,97,231	10,70,235	11,32,944	11,05,099	7,28,389	11,05,099
Total	26,71,122	26,48,701	25,25,977	26,48,701	27,06,505	26,83,565	25,57,135	26,83,565

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

(MANAS RANJAN BISWAL)
EXECUTIVE DIRECTOR

(DINESH KUMAR GARG)
EXECUTIVE DIRECTOR

(GOPAL SINGH GUSAIN)
EXECUTIVE DIRECTOR

(BRAJ KIRAN RAI G)
MANAGING DIRECTOR & CEO

(KEWAL HANDA)
CHAIRMAN

