

	Standalone					Consolidated	
	QUARTER ENDED		YEAR ENDED			YEAR ENDED	
	(Audited)	(Reviewed)	(Audited)	(Audited)		(Audited)	(Audited)
	31.03.2019	31.12.2018	31.03.2018	31.03.2019	31.03.2018	31.03.2019	31.03.2018
(a) Segment Revenue							
1 Treasury Operations	279808	275188	290480	1144018	1200817	1144018	1200817
2 Retail Banking Operations	283111	277945	282492	1112891	1088008	1112891	1088008
3 Corporate /Wholesale Banking	374736	392822	333922	1540150	1401238	1540150	1401238
4 Other Banking Operations	17523	17599	17204	64677	55049	64677	55049
5 Unallocated	13498	0	42574	18749	49822	100226	117401
Total Segment Revenue	968676	963554	966672	3880485	3794934	3961962	3862513
Less Inter-segment Revenue	(6575)	(6296)	(6986)	(26424)	(21148)	(26424)	(21148)
Income from operations	962101	957258	959686	3854061	3773786	3935538	3841365
(b) Segment Results (i.e. Profit/ (Loss) Before Tax)							
1 Treasury Operations	77068	119272	(35745)	276714	164899	276714	164899
2 Retail Banking Operations	1632	28792	3547	94737	42488	94737	42488
3 Corporate /Wholesale Banking	(499922)	(143410)	(395611)	(811453)	(948847)	(811453)	(948847)
4 Other Banking Operations	4129	8671	7384	28587	27525	28587	27525
5 Unallocated	13498	0	42574	18749	49822	19205	54095
Total Profit/(Loss) Before Tax	(403595)	13325	(377851)	(392666)	(664113)	(392210)	(659840)
(c) Provision for Tax	(66672)	(1996)	(119513)	(97921)	(139376)	(99975)	(138593)
(d) Net Profit/(Loss) After Tax	(336923)	15321	(258338)	(294745)	(524737)	(292235)	(521247)
(e) Segment Assets							
1 Treasury Operations	17505913	16235952	17402401	17505913	17402401	17505913	17402401
2 Retail Banking Operations	12731028	12331658	11627902	12731028	11627902	12731028	11627902
3 Corporate/Wholesale Banking	17885172	17889085	18728880	17885172	18728880	17885172	18728880
4 Other Banking Operations	0	0	0	0	0	0	0
5 Unallocated	1281771	1064058	978825	1281771	978825	1735940	1352866
Total Assets	49403884	47520753	48738008	49403884	48738008	49858053	49112049
(f) Segment Liabilities							
1 Treasury Operations	16875495	15591013	16765029	16875495	16765029	16875495	16765029
2 Retail Banking Operations	12336805	11902881	11256164	12336805	11256164	12336805	11256164
3 Corporate/Wholesale Banking	17331347	17267073	18130128	17331347	18130128	17331347	18130128
4 Other Banking Operations	0	0	0	0	0	0	0
5 Unallocated	211536	203923	79602	211536	79602	630842	435548
Total Liabilities	46755183	44964890	46230923	46755183	46230923	47174489	46586869
(g) Capital Employed (i.e. Segment Assets-Segment Liabilities)							
1 Treasury Operations	630418	644939	639962	630418	639962	630418	639962
2 Retail Banking Operations	394223	428777	371738	394223	371738	394223	371738
3 Corporate/Wholesale Banking	553825	622012	598752	553825	598752	553825	598752
4 Other Banking Operations	0	0	0	0	0	0	0
5 Unallocated	1070235	860135	899223	1070235	899223	1105098	914728
Total Capital Employed	2648701	2555863	2509675	2648701	2509675	2683564	2525180

- i The Bank operates in four segments viz., Treasury operations, Retail Banking operations, Corporate / Wholesale Banking and Other Banking Operations. These segments have been identified in line with AS-17 on segment reporting issued by 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 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.
- ii 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.
- iii 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

(RAJKIRAN RAI G)
MANAGING DIRECTOR & CEO

(KEWAL HANDA)
CHAIRMAN

