

SEGMENT REPORT FOR THE QUARTER / HALF YEAR ENDED 30.09.2019

(₹ in Lacs)

	STANDALONE						CONSOLIDATED					
	QUARTER ENDED			HALF YEAR ENDED			QUARTER ENDED			HALF YEAR ENDED		
	(Reviewed)			(Reviewed)			(Audited)			(Reviewed)		
	30.09.2019	30.06.2019	30.09.2018	30.09.2019	30.09.2018	31.03.2019	30.09.2019	30.06.2019	30.09.2018	30.09.2019	30.09.2018	31.03.2019
(a) Segment Revenue												
1 Treasury Operations	3,61,865	3,18,030	2,84,488	6,79,895	5,89,023	11,44,018	3,61,865	3,18,030	2,84,488	6,79,895	5,89,023	11,44,018
2 Retail Banking Operations	2,77,078	2,72,664	2,65,714	5,49,742	5,51,836	11,12,891	2,77,078	2,72,664	2,65,714	5,49,742	5,51,836	11,12,891
3 Corporate /Wholesale Banking	4,09,091	3,89,241	3,86,125	7,98,332	7,72,592	15,40,150	4,09,091	3,89,241	3,86,125	7,98,332	7,72,592	15,40,150
4 Other Banking Operations	16,765	13,787	13,988	30,552	29,554	64,677	16,765	13,787	13,988	30,552	29,554	64,677
5 Unallocated	-	1,815	-	1,815	5,251	18,749	-	1,815	-	5,251	18,749	-
Total Segment Revenue	10,64,799	9,95,537	9,50,315	20,60,336	19,48,256	38,80,485	10,64,799	9,95,537	9,50,315	20,60,336	19,48,256	38,80,485
Less Inter-segment Revenue	(9,142)	(6,823)	(6,489)	(15,965)	(13,554)	(26,424)	(9,142)	(6,823)	(6,489)	(15,965)	(13,554)	(26,424)
Income from operations	10,55,657	9,88,714	9,43,826	20,44,371	19,34,702	38,54,061	10,55,657	9,88,714	9,43,826	20,44,371	19,34,702	38,54,061
(b) Segment Results (i.e. Profit/ (Loss) Before Tax)												
1 Treasury Operations	1,07,999	72,126	49,747	1,80,125	80,367	2,76,714	1,07,999	72,126	49,747	1,80,125	80,367	2,76,714
2 Retail Banking Operations	20,902	26,051	26,912	46,953	64,314	94,737	20,902	26,051	26,912	46,953	64,314	94,737
3 Corporate /Wholesale Banking	(2,99,985)	(70,700)	(72,334)	(3,70,685)	(1,68,116)	(8,11,453)	(2,99,985)	(70,700)	(72,334)	(3,70,685)	(1,68,116)	(8,11,453)
4 Other Banking Operations	9,272	7,415	7,308	16,687	15,788	28,587	9,272	7,415	7,308	16,687	15,788	28,587
5 Unallocated	-	1,815	0	1,815	5,251	18,749	-	1,815	-	5,251	18,749	-
Total Profit/(Loss) Before Tax	(1,61,812)	36,707	11,633	(1,25,105)	(2,396)	(3,92,666)	(1,61,812)	36,707	11,633	(1,25,105)	(2,396)	(3,92,666)
(c) Provision for Tax	(42,451)	14,264	(2,270)	(28,187)	(29,253)	(97,921)	(42,451)	14,264	(2,270)	(28,187)	(29,253)	(97,921)
Total Profit/(Loss) After Tax	(1,19,361)	22,443	13,903	(96,918)	26,857	(2,94,745)	(1,19,361)	22,443	13,903	(96,918)	26,857	(2,94,745)
Share of profit in Associate	-	-	-	-	-	-	(377)	634	339	257	550	1,106
Consolidated Net Profit/(Loss)	-	-	-	-	-	-	(1,19,234)	23,012	8,563	(96,222)	22,613	(2,92,235)
(f) Segment Assets												
1 Treasury Operations	2,10,14,871	1,85,02,087	1,66,17,467	2,10,14,871	1,66,17,467	1,75,05,913	2,10,14,871	1,85,02,087	1,66,17,467	2,10,14,871	1,66,17,467	1,75,05,913
2 Retail Banking Operations	1,18,20,703	1,13,89,024	1,18,47,901	1,18,20,703	1,18,47,901	1,27,31,028	1,18,20,703	1,13,89,024	1,18,47,901	1,18,20,703	1,18,47,901	1,27,31,028
3 Corporate/Wholesale Banking	1,90,64,618	1,89,31,247	1,85,05,991	1,90,64,618	1,85,05,991	1,78,85,172	1,90,64,618	1,89,31,247	1,85,05,991	1,90,64,618	1,85,05,991	1,78,85,172
4 Other Banking Operations	-	-	-	-	-	-	-	-	-	-	-	-
5 Unallocated	12,99,440	13,35,775	8,50,625	12,99,440	8,50,625	12,81,771	12,99,440	13,35,775	8,50,625	12,99,440	8,50,625	12,81,771
Total	5,31,99,632	5,01,58,133	4,78,21,984	5,31,99,632	4,78,21,984	4,94,03,884	5,31,99,632	5,01,58,133	4,78,21,984	5,31,99,632	4,78,21,984	4,94,03,884
(g) Segment Liabilities												
1 Treasury Operations	1,98,70,349	1,78,50,817	1,59,08,822	1,98,70,349	1,59,08,822	1,68,75,495	1,98,70,349	1,78,50,817	1,59,08,822	1,98,70,349	1,59,08,822	1,68,75,495
2 Retail Banking Operations	1,12,54,748	1,10,42,588	1,13,98,492	1,12,54,748	1,13,98,492	1,23,36,805	1,12,54,748	1,10,42,588	1,13,98,492	1,12,54,748	1,13,98,492	1,23,36,805
3 Corporate/Wholesale Banking	1,81,51,836	1,83,55,391	1,78,04,030	1,81,51,836	1,78,04,030	1,73,31,347	1,81,51,836	1,83,55,391	1,78,04,030	1,81,51,836	1,78,04,030	1,73,31,347
4 Other Banking Operations	-	-	-	-	-	-	-	-	-	-	-	-
5 Unallocated	2,06,108	2,38,214	1,69,430	2,06,108	1,69,430	2,11,536	2,06,108	2,38,214	1,69,430	2,06,108	1,69,430	2,11,536
Total	4,94,83,041	4,74,87,010	4,52,80,774	4,94,83,041	4,52,80,774	4,67,55,183	4,94,83,041	4,74,87,010	4,52,80,774	4,94,83,041	4,52,80,774	4,67,55,183
(h) Capital Employed (i.e. Segment Assets-Segment Liabilities)												
1 Treasury Operations	11,44,522	6,51,270	7,08,645	11,44,522	7,08,645	6,30,418	11,44,522	6,51,270	7,08,645	11,44,522	7,08,645	6,30,418
2 Retail Banking Operations	5,65,955	3,46,436	4,49,409	5,65,955	4,49,409	3,94,223	5,65,955	3,46,436	4,49,409	5,65,955	4,49,409	3,94,223
3 Corporate/Wholesale Banking	9,12,782	5,75,856	7,01,961	9,12,782	7,01,961	5,53,825	9,12,782	5,75,856	7,01,961	9,12,782	7,01,961	5,53,825
4 Other Banking Operations	-	-	-	-	-	-	-	-	-	-	-	-
5 Unallocated	10,93,332	10,97,561	6,81,195	10,93,332	6,81,195	10,70,235	10,93,332	10,97,561	6,81,195	10,93,332	6,81,195	10,70,235
Total	37,16,591	26,71,123	25,41,210	37,16,591	25,41,210	26,48,701	37,16,591	26,71,123	25,41,210	37,16,591	25,41,210	26,48,701

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

(MANAS RANJAN BISWAL)
EXECUTIVE DIRECTOR

(DINESH KUMAR GARG)
EXECUTIVE DIRECTOR

(GOPAL SINGH GUSAIN)
EXECUTIVE DIRECTOR

(RAJKIRAN RAL G)
MANAGING DIRECTOR & CEO

(KEVAL HANDA)
CHAIRMAN

