

SEGMENT REPORTING FOR THE QUARTER ENDED 30.06.2016

(₹ in Lacs)

	Business Segment	QUARTER ENDED			YEAR ENDED
		30.06.2016	31.03.2016	30.06.2015	31.03.2016
		(Reviewed)	(Audited)	(Reviewed)	(Audited)
(a)	Segment Revenue				
1	Treasury Operations	268229	250337	238917	1017719
2	Retail Banking Operations	249485	330908	227300	1022126
3	Corporate /Wholesale Banking	369326	301678	433506	1523662
4	Other Banking Operations	6972	7898	5882	26476
5	Unallocated	0	0	0	0
	Total Segment Revenue	894012	890821	905605	3589983
	Less Inter-segment Revenue	2361	2380	1288	6929
	Income from operations	891651	888441	904317	3583054
(b)	Segment Results (i.e. Profit/ (Loss) Before Tax)				
1	Treasury Operations	86000	61996	21810	214601
2	Retail Banking Operations	25913	20523	8670	66762
3	Corporate /Wholesale Banking	(88224)	(101494)	51128	(117331)
4	Other Banking Operations	3522	3470	2970	12507
5	Unallocated	0	0	0	0
	Total Profit Before Tax	27211	(15505)	84578	176539
(c)	Capital Employed (i.e. Segment Assets-Segment Liabilities)				
1	Treasury Operations	765727	671778	382680	671778
2	Retail Banking Operations	465746	438582	251241	438582
3	Corporate/Wholesale Banking	855006	861375	335254	861375
4	Other Banking Operations	0	0	0	0
5	Unallocated	232457	317385	1057963	317385
	Total	2318936	2289120	2027138	2289120

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

(VINOD KATHURIA)
EXECUTIVE DIRECTOR

(AUN TIWARI)
CHAIRMAN & MANAGING DIRECTOR