

	Standalone					Consolidated				
	QUARTER ENDED			YEAR ENDED		QUARTER ENDED			YEAR ENDED	
	(Audited)	(Reviewed)	(Audited)	(Audited)		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
	31.03.2020	31.12.2019	31.03.2019	31.03.2020	31.03.2019	31.03.2020	31.12.2019	31.03.2019	31.03.2020	31.03.2019
(a) Segment Revenue										
1 Treasury Operations	401658	339567	279808	1421120	1144018	401658	339567	279808	1421120	1144018
2 Retail Banking Operations	289775	287766	283111	1127283	1112891	289775	287766	283111	1127283	1112891
3 Corporate / Wholesale Banking	428192	436370	374736	1662894	1540150	428192	436370	374736	1662894	1540150
4 Other Banking Operations	19771	18564	17523	68887	64677	19771	18564	17523	68887	64677
5 Unallocated	0	0	13498	1815	18749	16912	24402	43450	79473	100226
Total Segment Revenue	1139396	1082267	968676	4281999	3880485	1156308	1106669	998628	4359657	3961962
Less Inter-segment Revenue	(8697)	(8146)	(6575)	(32808)	(26424)	(8697)	(8146)	(6575)	(32808)	(26424)
Income from operations	1130699	1074121	962101	4249191	3854061	1147611	1098523	992053	4326849	3935538
(b) Segment Results (i.e. Profit/ (Loss) Before Tax										
1 Treasury Operations	134799	51679	77068	366603	276714	134799	51679	77068	366603	276714
2 Retail Banking Operations	5742	29631	1632	82326	94737	5742	29631	1632	82326	94737
3 Corporate / Wholesale Banking (Before Exceptional item)	(236169)	(33529)	(499922)	(640383)	(811453)	(236169)	(33529)	(499922)	(640383)	(811453)
Add: Exceptional item	(250998)	-	-	(250998)	-	(250998)	-	-	(250998)	-
Corporate / Wholesale Banking (After Exceptional item)	(487167)	-	-	(891381)	-	(487167)	-	-	(891381)	-
4 Other Banking Operations	10723	10464	4129	37874	28587	10723	10464	4129	37874	28587
5 Unallocated	0	0	13498	1815	18749	(10859)	-1983	15105	(10544)	18099
Total Profit/(Loss) Before Tax	(335903)	58245	(403595)	(402763)	(392666)	(346762)	56262	(401988)	(415122)	(393316)
(c) Provision for Tax	(85585)	787	(66672)	(112985)	(97921)	(83835)	939	(68726)	(111039)	(99975)
Total Profit/(Loss) After Tax	(250318)	57458	(336923)	(289778)	(294745)	(262927)	55323	(333262)	(304083)	(293341)
Share of profit in Associate						(8376)	113	117	(8006)	1106
Consolidated Net Profit/(Loss)						(271303)	55436	(333145)	(312089)	(292235)
(e) Segment Assets										
1 Treasury Operations	21174101	20172412	17505913	21174101	17505913	21174101	20172412	17505913	21174101	17505913
2 Retail Banking Operations	12453001	12175985	12731028	12453001	12731028	12453001	12175985	12731028	12453001	12731028
3 Corporate/Wholesale Banking	20093174	19368245	17885172	20093174	17885172	20093174	19368245	17885172	20093174	17885172
4 Other Banking Operations	0	0	0	0	0	0	0	0	0	0
5 Unallocated	1348051	1278440	1281771	1348051	1281771	1830629	1772672	1735941	1830629	1735941
Total Assets	55068327	52995082	49403884	55068327	49403884	55550905	53489314	49858054	55550905	49858054
(f) Segment Liabilities										
1 Treasury Operations	20192803	19040431	16875495	20192803	16875495	20192803	19040431	16875495	20192803	16875495
2 Retail Banking Operations	11953872	11561333	12336805	11953872	12336805	11953872	11561333	12336805	11953872	12336805
3 Corporate/Wholesale Banking	19287819	18390522	17331347	19287819	17331347	19287819	18390522	17331347	19287819	17331347
4 Other Banking Operations	0	0	0	0	0	0	0	0	0	0
5 Unallocated	255268	236449	211536	255268	211536	717470	694846	630842	717470	630842
Total Liabilities	51689762	49228735	46755183	51689762	46755183	52151964	49687132	47174489	52151964	47174489
(g) Capital Employed (i.e. Segment Assets-Segment Liabilities)										
1 Treasury Operations	981298	1131981	630418	981298	630418	981298	1131981	630418	981298	630418
2 Retail Banking Operations	499129	614652	394223	499129	394223	499129	614652	394223	499129	394223
3 Corporate/Wholesale Banking	805355	977723	553825	805355	553825	805355	977723	553825	805355	553825
4 Other Banking Operations	0	0	0	0	0	0	0	0	0	0
5 Unallocated	1092783	1041991	1070235	1092783	1070235	1113159	1077826	1105099	1113159	1105099
Total Capital Employed	3378565	3766347	2648701	3378565	2648701	3398941	3802182	2683565	3398941	2683565

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.

(BIRUPAKSHA MISHRA)
EXECUTIVE DIRECTOR

(MANAS RANJAN BISWAL)
EXECUTIVE DIRECTOR

(DINESH KUMAR GARG)
EXECUTIVE DIRECTOR

(GOPAL SINGH GUSAIN)
EXECUTIVE DIRECTOR

(RAJKIRAN PAI-G)
MANAGING DIRECTOR & CEO

(KEWAL HANDA)
CHAIRMAN

