

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

(₹ in Lacs)

Business Segment	Quarter ended			Nine Months ended		Year ended
	(Reviewed)			(Reviewed)		(Audited)
	31.12.2015	30.09.2015	31.12.2014	31.12.2015	31.12.2014	31.03.2015
(a) Segment Revenue						
1 Treasury Operations	256708	271758	240108	767382	683295	945735
2 Retail Banking Operations	236345	227574	289585	691218	754626	1009656
3 Corporate /Wholesale Banking	382494	405983	354765	1221984	1161267	1573395
4 Other Banking Operations	6356	6340	8518	18578	24360	34236
5 Unallocated	0	0	0	0	0	0
Total Segment Revenue	881903	911655	892976	2699162	2623548	3563022
Less Inter-segment Revenue	1697	1565	876	4549	1223	2326
Income from operations	880206	910090	892100	2694613	2622325	3560696
(b) Segment Results (i.e. Profit/ (Loss) Before Tax)						
1 Treasury Operations	64688	66106	55780	152605	126112	190299
2 Retail Banking Operations	16173	21396	32304	46239	64179	121699
3 Corporate /Wholesale Banking	-74156	7191	-30902	-15837	12137	-50319
4 Other Banking Operations	2945	3123	4160	9037	11675	16659
5 Unallocated	0	0	0	0	0	0
Total Profit Before Tax	9650	97816	61342	192044	214103	278338
(c) Capital Employed (i.e. Segment Assets-Segment Liabilities)						
1 Treasury Operations	711767	778431	682849	711767	682849	578649
2 Retail Banking Operations	571419	553234	493941	571419	493941	452538
3 Corporate/Wholesale Banking	698538	682594	699982	698538	699982	660018
4 Other Banking Operations	0	0	0	0	0	0
5 Unallocated	225719	186084	102415	225719	102415	284998
Total	2207443	2200343	1979187	2207443	1979187	1976203

- 1 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.
- 2 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.
- 3 Previous year's/Nine Month's/Quarter's figures have been regrouped/recasted wherever considered necessary to correspond with the current Nine Month's/Quarter's classification/ presentation.

(VINOD KATHURIA)
EXECUTIVE DIRECTOR

(RAKESH SETHI)
EXECUTIVE DIRECTOR

(ARUN TIWARI)
CHAIRMAN & MANAGING DIRECTOR