

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2018 (Reviewed)	30.06.2018 (Reviewed)	30.09.2017 (Reviewed)	30.09.2018 (Reviewed)	30.09.2017 (Reviewed)	31.03.2018 (Audited)
Part A. Business Segments						
I. Segment Revenue						
(a) Treasury Operations	1 33 700.08	1 35 631.21	1 60 609.95	2 69 331.29	3 23 780.72	6 12 428.22
(b) Corporate / Wholesale Banking	1 78 252.26	1 89 032.04	1 67 168.84	3 67 284.30	3 28 450.59	6 78 263.57
(c) Retail Banking	1 95 475.00	1 83 693.20	1 56 009.52	3 79 168.20	3 07 805.87	6 43 803.15
(d) Other Banking operations	5 489.36	4 840.21	3 628.06	10 329.57	6 183.27	17 453.48
Total	5 12 916.70	5 13 196.66	4 87 416.37	10 26 113.36	9 66 220.45	19 51 948.42
Less : Inter segment Revenue						
Income from operations	5 12 916.70	5 13 196.66	4 87 416.37	10 26 113.36	9 66 220.45	19 51 948.42
II. Segment Results- Profit before tax						
(a) Treasury Operations	35 393.74	33 109.85	75 280.96	68 503.59	1 43 360.39	2 34 574.97
(b) Corporate / Wholesale Banking	38 554.30	47 738.57	31 254.63	86 292.87	60 628.33	1 30 994.02
(c) Retail Banking	41 337.86	45 304.49	28 608.02	86 642.35	54 998.78	1 21 589.65
(d) Other Banking Operations	3 818.73	3 602.74	2 416.92	7 421.47	3 812.27	12 940.34
Total	1 19 104.63	1 29 755.65	1 37 560.53	2 48 860.28	2 62 799.77	5 00 098.98
Add : (i) Other Un-allocable Income		.00	.00			.00
(ii) Exceptional item		.00	.00			.00
Less : (i) Minority Interest		.00	.00			.00
(ii) Other Un-allocated Expenditure	1 00 433.62	1 02 956.15	74 455.44	2 03 389.77	1 46 011.02	3 92 456.76
III. Total Profit Before Tax	18 671.01	26 799.50	63 105.09	45 470.51	1 16 788.75	1 07 642.22
Less : Provisions for taxation	3 656.58	5 868.12	17 950.79	9 524.70	34 393.91	- 18 257.06
IV. Profit after tax	15 014.43	20 931.38	45 154.30	35 945.81	82 394.84	1 25 899.28
V. Other Information						
Segment Assets						
(a) Treasury Operations	76 07 607.32	74 07 358.16	74 02 719.50	76 07 607.32	74 02 719.50	77 67 931.99
(b) Corporate Banking	93 23 022.35	91 58 449.35	81 87 800.63	93 23 022.35	81 87 800.63	91 07 297.08
(c) Retail Banking	93 77 937.25	87 01 758.09	75 86 785.29	93 77 937.25	75 86 785.29	85 83 687.36
(d) Other Banking Operations	.00	.00	55.75	.00	55.75	.00
(e) Unallocated Corporate Assets	- 1 44 332.97	- 1 92 142.02	- 1 81 548.75	- 1 44 332.97	- 1 81 548.75	- 1 87 334.17
Total	2 61 64 233.95	2 50 75 423.58	2 29 95 812.42	2 61 64 233.95	2 29 95 812.42	2 52 71 582.26
Segment Liabilities						
(a) Treasury Operations	69 52 390.89	68 28 139.79	67 20 974.77	69 52 390.89	67 20 974.77	72 49 390.99
(b) Corporate Banking	85 09 828.29	82 92 207.38	73 89 767.16	85 09 828.29	73 89 767.16	82 09 863.93
(c) Retail Banking	85 66 761.73	78 54 655.06	68 52 707.16	85 66 761.73	68 52 707.16	77 18 896.14
(d) Other Banking Operations	.00	.00	.00	0	0	.00
(e) Unallocated Corporate Liabilities	2 48 055.96	2 32 790.54	2 35 009.02	2 48 055.96	2 35 009.02	2 48 589.36
(f) Capital, Reserves and Surplus	18 87 197.08	18 67 630.81	17 97 354.31	18 87 197.08	17 97 354.31	18 44 841.84
Total	2 61 64 233.95	2 50 75 423.58	2 29 95 812.42	2 61 64 233.95	2 29 95 812.42	2 52 71 582.26
VI. Capital Employed						
(Segment Assets - Segment Liabilities)						
(a) Treasury Operations	6 55 216.43	5 79 218.37	6 81 744.73	6 55 216.43	6 81 744.73	5 18 541.00
(b) Corporate / Wholesale Banking	8 13 194.06	8 66 241.97	7 98 033.47	8 13 194.06	7 98 033.47	8 97 433.15
(c) Retail Banking	8 11 175.52	8 47 103.03	7 34 078.13	8 11 175.52	7 34 078.13	8 64 791.22
(d) Other Banking Operations	.00	.00	55.75	.00	55.75	.00
(e) Unallocated	- 3 92 388.93	- 4 24 932.56	- 4 16 557.77	- 3 92 388.93	- 4 16 557.77	- 4 35 923.53
Total	18 87 197.08	18 67 630.81	17 97 354.31	18 87 197.08	17 97 354.31	18 44 841.84
Part B - Geographic Segments						
I. Revenue						
a) Domestic Operations	5 03 388.90	5 04 531.21	4 79 908.46	10 07 920.11	9 50 603.88	19 21 519.06
b) Foreign Operations	9 527.80	8 665.45	7 507.91	18 193.25	15 616.57	30 429.36
Total	5 12 916.70	5 13 196.66	4 87 416.37	10 26 113.36	9 66 220.45	19 51 948.42
II. Assets						
a) Domestic Operations	2 51 89 158.39	241 89 773.43	223 05 368.94	2 51 89 158.39	2 23 05 368.94	2 43 59 799.45
b) Foreign Operations	9 75 075.56	8 85 650.15	6 90 443.48	9 75 075.56	6 90 443.48	9 11 782.81
Total	2 61 64 233.95	2 50 75 423.58	2 29 95 812.42	2 61 64 233.95	2 29 95 812.42	2 52 71 582.26

Notes : 1. Segment Revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible.
2. Figures of the previous period have been regrouped wherever considered necessary to conform to current period classification.

Place : Chennai
Date : 09.11.2018



M K Bhattacharya
Executive Director

A S Rajeev
Executive Director

Padmaja Chunduru
Managing Director & CEO