

Particulars	Quarter Ended			Nine months Ended		Year Ended
	31.12.2018	30.09.2018	31.12.2017	31.12.2018	31.12.2017	31.03.2018
Part A. Business Segments	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
I. Segment Revenue						
(a) Treasury Operations	1 34 048.20	1 33 700.08	1 45 400.78	4 03 379.49	4 69 181.50	6 12 428.22
(b) Corporate / Wholesale Banking	1 85 866.49	1 78 252.26	1 73 170.16	5 53 150.79	5 01 620.75	6 78 263.57
(c) Retail Banking	2 02 265.73	1 95 475.00	1 65 936.26	5 81 433.93	4 73 742.13	6 43 803.15
(d) Other Banking operations	4 729.91	5 489.36	5 800.24	15 059.48	11 983.51	17 453.48
Total	5 26 910.33	5 12 916.70	4 90 307.44	15 53 023.69	14 56 527.89	19 51 948.42
Less : Inter segment Revenue						
Income from operations	5 26 910.33	5 12 916.70	4 90 307.44	15 53 023.69	14 56 527.89	19 51 948.42
II. Segment Results- Profit before tax						
(a) Treasury Operations	36 383.28	35 393.74	46 799.35	1 04 886.87	1 90 159.73	2 34 574.97
(b) Corporate / Wholesale Banking	37 155.75	38 554.30	35 640.44	1 23 448.62	96 268.77	1 30 994.02
(c) Retail Banking	37 792.68	41 337.86	33 716.20	1 24 435.03	88 714.99	1 21 589.65
(d) Other Banking Operations	3 329.51	3 818.73	4 766.38	10 750.98	8 578.65	12 940.34
Total	1 14 661.22	1 19 104.63	1 20 922.37	3 63 521.50	3 83 722.14	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	92 367.56	1 00 433.62	91 812.06	2 95 757.33	2 37 823.08	3 92 456.76
III. Total Profit Before Tax	22 293.66	18 671.01	29 110.31	67 764.17	1 45 899.06	1 07 642.22
Less : Provisions for taxation	7 067.01	3 656.58	- 1 196.05	16 591.71	33 197.86	- 18 257.06
IV. Profit after tax	15 226.65	15 014.43	30 306.36	51 172.46	1 12 701.20	1 25 899.28
V. Other Information						
Segment Assets						
(a) Treasury Operations	73 39 102.97	76 07 607.32	79 23 847.83	73 39 102.97	79 23 847.83	77 67 931.99
(b) Corporate Banking	92 62 976.75	93 23 022.35	85 95 174.39	92 62 976.75	85 95 174.39	91 07 297.08
(c) Retail Banking	99 46 088.32	93 77 937.25	80 68 854.34	99 46 088.32	80 68 854.34	85 83 687.36
(d) Other Banking Operations	.00	.00	.00	.00	.00	.00
(e) Unallocated Corporate Assets	- 1 62 886.42	- 1 44 332.97	- 1 77 426.40	- 1 62 886.42	- 1 77 426.40	- 1 87 334.17
Total	2 63 85 281.62	2 61 64 233.95	2 44 10 450.16	2 63 85 281.62	2 44 10 450.16	2 52 71 582.26
Segment Liabilities						
(a) Treasury Operations	67 11 110.90	69 52 390.89	71 72 310.51	67 11 110.90	71 72 310.51	72 49 390.99
(b) Corporate Banking	84 44 663.25	85 09 828.29	78 26 407.22	84 44 663.25	78 26 407.22	82 09 863.93
(c) Retail Banking	90 83 307.28	85 66 761.73	73 41 106.42	90 83 307.28	73 41 106.42	77 18 896.14
(d) Other Banking Operations	.00	.00	.00	0	0	.00
(e) Unallocated Corporate Liabilities	2 42 937.48	2 48 055.96	2 40 129.30	2 42 937.48	2 40 129.30	2 48 589.36
(f) Capital, Reserves and Surplus	19 03 262.71	18 87 197.08	18 30 496.71	19 03 262.71	18 30 496.71	18 44 841.84
Total	2 63 85 281.62	2 61 64 233.95	2 44 10 450.16	2 63 85 281.62	2 44 10 450.16	2 52 71 582.26
VI. Capital Employed						
(Segment Assets - Segment Liabilities)						
(a) Treasury Operations	6 27 992.07	6 55 216.43	7 51 537.32	6 27 992.07	7 51 537.32	5 18 541.00
(b) Corporate / Wholesale Banking	8 18 313.50	8 13 194.06	7 68 767.17	8 18 313.50	7 68 767.17	8 97 433.15
(c) Retail Banking	8 62 781.04	8 11 175.52	7 27 747.92	8 62 781.04	7 27 747.92	8 64 791.22
(d) Other Banking Operations	.00	.00	.00	.00	.00	.00
(e) Unallocated	- 4 05 823.90	- 3 92 388.93	- 4 17 555.70	- 4 05 823.90	- 4 17 555.70	- 4 35 923.53
Total	19 03 262.71	18 87 197.08	18 30 496.71	19 03 262.71	18 30 496.71	18 44 841.84
Part B - Geographic Segments						
I. Revenue						
a) Domestic Operations	5 13 661.05	5 03 388.90	4 83 146.17	15 21 581.16	14 33 750.05	19 21 519.06
b) Foreign Operations	13 249.28	9 527.80	7 161.27	31 442.53	22 777.84	30 429.36
Total	5 26 910.33	5 12 916.70	4 90 307.44	15 53 023.69	14 56 527.89	19 51 948.42
II. Assets						
a) Domestic Operations	2 53 78 948.50	251 89 158.39	235 06 638.28	2 53 78 948.50	2 35 06 638.28	2 43 59 799.45
b) Foreign Operations	10 06 333.12	9 75 075.56	9 03 811.88	10 06 333.12	9 03 811.88	9 11 782.81
Total	2 63 85 281.62	2 61 64 233.95	2 44 10 450.16	2 63 85 281.62	2 44 10 450.16	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 : 25.01.2019

Shenoy Vishwanath V
Executive Director

M K Bhattacharya
Executive Director

Padmaja Chunduru
Managing Director & CEO

