

Particulars	Quarter Ended			Year Ended		Year Ended	
	31.03.2019 (Audited)	31.12.2018 (Reviewed)	31.03.2018 (Audited)	31.03.2019 (Audited)	31.03.2018 (Audited)	31.03.2019	31.03.2018
<b>Part A. Business Segments</b>	<b>STANDALONE</b>			<b>CONSOLIDATED</b>			
<b>I. Segment Revenue</b>							
(a) Treasury Operations	1 40 557.66	1 34 048.20	1 43 246.72	5 43 937.15	6 12 428.22	5 43 937.15	6 12 428.22
(b) Corporate / Wholesale Banking	1 80 312.51	1 85 866.49	1 76 642.82	7 33 463.30	6 78 263.57	7 33 463.30	6 78 263.57
(c) Retail Banking	2 27 324.56	2 02 265.73	1 70 061.02	8 08 758.50	6 43 803.15	8 08 758.50	6 43 803.15
(d) Other Banking operations	5 551.81	4 729.91	5 469.97	20 611.29	17 453.48	21 190.73	18 696.43
<b>Total</b>	<b>5 53 746.54</b>	<b>5 26 910.33</b>	<b>4 95 420.53</b>	<b>21 06 770.24</b>	<b>19 51 948.42</b>	<b>21 07 349.68</b>	<b>19 53 191.37</b>
<b>Less : Inter segment Revenue</b>							
<b>Income from operations</b>	<b>5 53 746.54</b>	<b>5 26 910.33</b>	<b>4 95 420.53</b>	<b>21 06 770.24</b>	<b>19 51 948.42</b>	<b>21 07 349.68</b>	<b>19 53 191.37</b>
<b>II. Segment Results- Profit before tax</b>							
(a) Treasury Operations	50 342.32	36 383.28	44 415.23	1 55 229.19	2 34 574.97	1 55 229.19	2 34 574.97
(b) Corporate / Wholesale Banking	31 771.30	37 155.75	34 725.25	1 55 219.92	1 30 994.02	1 55 219.92	1 30 994.02
(c) Retail Banking	38 302.59	37 792.68	32 874.67	1 62 737.62	1 21 589.65	1 62 737.62	1 21 589.65
(d) Other Banking Operations	4 123.90	3 329.51	4 361.69	14 874.88	12 940.34	14 653.89	13 572.93
<b>Total</b>	<b>1 24 540.11</b>	<b>1 14 661.22</b>	<b>1 16 376.84</b>	<b>4 88 061.61</b>	<b>5 00 098.98</b>	<b>4 87 840.62</b>	<b>5 00 731.57</b>
Add : (i) Other Un-allocable Income	.00	.00	.00			5 979.06	4 837.01
(ii) Exceptional item	.00	.00	.00			.00	.00
Less : (i) Minority Interest	.00	.00	.00			59.12	75.62
(ii) Other Un-allocated Expenditure	1 63 882.87	92 367.56	1 54 633.68	4 59 640.20	3 92 456.76	4 59 525.63	3 92 508.91
<b>III. Total Profit Before Tax</b>	<b>- 39 342.76</b>	<b>22 293.66</b>	<b>- 38 256.84</b>	<b>28 421.41</b>	<b>1 07 642.22</b>	<b>34 234.93</b>	<b>1 12 984.05</b>
<b>Less : Provisions for taxation</b>	<b>- 20 365.51</b>	<b>7 067.01</b>	<b>- 51 454.92</b>	<b>- 3 773.80</b>	<b>- 18 257.06</b>	<b>- 3 777.82</b>	<b>- 18 069.69</b>
<b>IV. Profit after tax</b>	<b>- 18 977.25</b>	<b>15 226.65</b>	<b>13 198.08</b>	<b>32 195.21</b>	<b>1 25 899.28</b>	<b>38 012.75</b>	<b>1 31 053.74</b>
<b>V. Other Information</b>							
<b>Segment Assets</b>							
(a) Treasury Operations	76 75 290.97	73 39 102.97	77 67 931.99	76 75 290.97	77 67 931.99	76 75 290.97	77 67 931.99
(b) Corporate Banking	95 30 206.92	92 62 976.75	91 07 297.08	95 30 206.92	91 07 297.08	95 30 206.92	91 07 297.08
(c) Retail Banking	109 94 491.09	99 46 088.32	85 83 687.36	1 09 94 491.09	85 83 687.36	1 09 94 491.09	85 83 687.36
(d) Other Banking Operations	.00	.00	.00	.00	.00	32 301.11	26 558.74
(e) Unallocated Corporate Assets	- 1 93 461.61	- 1 62 886.42	- 1 87 334.17	- 1 93 461.61	- 1 87 334.17	- 1 93 461.61	- 1 87 334.17
<b>Total</b>	<b>2 80 06 527.37</b>	<b>2 63 85 281.62</b>	<b>2 52 71 582.26</b>	<b>2 80 06 527.37</b>	<b>2 52 71 582.26</b>	<b>2 80 38 828.48</b>	<b>2 52 98 141.00</b>
<b>Segment Liabilities</b>							
(a) Treasury Operations	68 16 537.04	67 11 110.90	72 49 390.99	68 16 537.04	72 49 390.99	68 16 537.04	72 49 390.99
(b) Corporate Banking	88 08 496.05	84 44 663.25	82 09 863.93	88 08 496.05	82 09 863.93	88 08 496.05	82 09 863.93
(c) Retail Banking	101 79 648.55	90 83 307.28	77 18 896.14	1 01 79 648.55	77 18 896.14	1 01 79 648.55	77 18 896.14
(d) Other Banking Operations	.00	.00	.00	.00	.00	.00	.00
(e) Unallocated Corporate Liabilities	2 62 976.56	2 42 937.48	2 48 589.36	2 62 976.56	2 48 589.36	2 62 600.67	2 48 446.10
(f) Capital, Reserves and Surplus	19 38 869.17	19 03 262.71	18 44 841.84	19 38 869.17	18 44 841.84	19 71 546.17	18 71 543.84
<b>Total</b>	<b>2 80 06 527.37</b>	<b>2 63 85 281.62</b>	<b>2 52 71 582.26</b>	<b>2 80 06 527.37</b>	<b>2 52 71 582.26</b>	<b>2 80 38 828.48</b>	<b>2 52 98 141.00</b>
<b>VI. Capital Employed</b>							
<b>(Segment Assets - Segment Liabilities)</b>							
(a) Treasury Operations	8 58 753.94	6 27 992.07	5 18 541.00	8 58 753.93	5 18 541.00	8 58 753.93	5 18 541.00
(b) Corporate / Wholesale Banking	7 21 710.88	8 18 313.50	8 97 433.15	7 21 710.87	8 97 433.15	7 21 710.87	8 97 433.15
(c) Retail Banking	8 14 842.51	8 62 781.04	8 64 791.22	8 14 842.54	8 64 791.22	8 14 842.54	8 64 791.22
(d) Other Banking Operations	.00	.00	.00	.00	.00	32 301.11	26 558.74
(e) Unallocated	- 4 56 438.17	- 4 05 823.90	- 4 35 923.53	- 4 56 438.17	- 4 35 923.53	- 4 56 062.28	- 4 35 780.27
<b>Total</b>	<b>19 38 869.16</b>	<b>19 03 262.71</b>	<b>18 44 841.84</b>	<b>19 38 869.17</b>	<b>18 44 841.84</b>	<b>19 71 546.17</b>	<b>18 71 543.84</b>
<b>Part B - Geographic Segments</b>							
<b>I. Revenue</b>							
a) Domestic Operations	5 42 469.88	5 13 661.05	4 87 769.01	20 64 051.05	19 21 519.06	20 64 630.49	19 22 762.01
b) Foreign Operations	11 276.66	13 249.28	7 651.52	42 719.19	30 429.36	42 719.19	30 429.36
<b>Total</b>	<b>5 53 746.54</b>	<b>5 26 910.33</b>	<b>4 95 420.53</b>	<b>21 06 770.24</b>	<b>19 51 948.42</b>	<b>21 07 349.68</b>	<b>19 53 191.37</b>
<b>II. Assets</b>							
a) Domestic Operations	2 69 46 445.08	253 78 948.50	243 59 799.45	2 69 46 445.08	2 43 59 799.45	2 69 78 746.19	2 43 86 358.19
b) Foreign Operations	10 60 082.29	10 06 333.12	9 11 782.81	10 60 082.29	9 11 782.81	10 60 082.29	9 11 782.81
<b>Total</b>	<b>2 80 06 527.37</b>	<b>2 63 85 281.62</b>	<b>2 52 71 582.26</b>	<b>2 80 06 527.37</b>	<b>2 52 71 582.26</b>	<b>2 80 38 828.48</b>	<b>2 52 98 141.00</b>

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	Shenoy Vishwanath V	M K Bhattacharya	Padmaja Chunduru
Date : 14.05.2019	Executive Director	Executive Director	Managing Director & CEO

