

Segment Wise Results

Particulars	Quarter Ended			Year Ended
	30.06.2019 (Reviewed)	31.03.2019 (Audited)	30.06.2018 (Reviewed)	31.03.2019 (Audited)
Part A. Business Segments	STANDALONE			
I. Segment Revenue				
(a) Treasury Operations	1 50 329.37	1 40 557.66	1 35 631.21	5 43 937.15
(b) Corporate / Wholesale Banking	1 98 260.26	1 80 312.51	1 89 032.04	7 33 463.30
(c) Retail Banking	2 29 629.55	2 27 324.56	1 83 693.20	8 08 758.50
(d) Other Banking operations	4 992.78	5 551.81	4 840.21	20 611.29
Total	5 83 211.96	5 53 746.54	5 13 196.66	21 06 770.24
Less : Inter segment Revenue				
Income from operations	5 83 211.96	5 53 746.54	5 13 196.66	21 06 770.24
II. Segment Results- Profit before tax				
(a) Treasury Operations	50 761.39	50 342.32	33 109.85	1 55 229.19
(b) Corporate / Wholesale Banking	39 455.13	31 771.30	47 738.57	1 55 219.92
(c) Retail Banking	43 603.26	38 302.59	45 304.49	1 62 737.62
(d) Other Banking Operations	3 601.03	4 123.90	3 602.74	14 874.88
Total	1 37 420.81	1 24 540.11	1 29 755.65	4 88 061.61
Add : (i) Other Un-allocable Income		.00	.00	
(ii) Exceptional item		.00	.00	
Less : (i) Minority Interest		.00	.00	
(ii) Other Un-allocated Expenditure	79 481.65	1 63 882.87	1 02 956.15	4 59 640.20
III. Total Profit Before Tax	57 939.16	- 39 342.76	26 799.50	28 421.41
Less : Provisions for taxation	21 402.16	- 20 365.51	5 868.12	- 3 773.80
IV. Profit after tax	36 537.00	- 18 977.25	20 931.38	32 195.21
V. Other Information				
Segment Assets				
(a) Treasury Operations	81 79 919.90	76 75 290.97	74 07 358.16	76 75 290.97
(b) Corporate Banking	94 97 165.90	95 30 206.92	91 58 449.35	95 30 206.92
(c) Retail Banking	1 07 36 282.00	109 94 491.09	87 01 758.09	1 09 94 491.09
(d) Other Banking Operations	.00	.00	.00	.00
(e) Unallocated Corporate Assets	- 2 21 794.96	- 1 93 461.61	- 1 92 142.02	- 1 93 461.61
Total	2 81 91 572.84	2 80 06 527.37	2 50 75 423.58	2 80 06 527.37
Segment Liabilities				
(a) Treasury Operations	68 87 073.94	68 16 537.04	68 28 139.79	68 16 537.04
(b) Corporate Banking	89 13 695.22	88 08 496.05	82 92 207.38	88 08 496.05
(c) Retail Banking	1 01 19 438.58	101 79 648.55	78 54 655.06	1 01 79 648.55
(d) Other Banking Operations	.00	.00	.00	.00
(e) Unallocated Corporate Liabilities	2 67 252.75	2 62 976.56	2 32 790.54	2 62 976.56
(f) Capital, Reserves and Surplus	20 04 112.35	19 38 869.17	18 67 630.81	19 38 869.17
Total	2 81 91 572.84	2 80 06 527.37	2 50 75 423.58	2 80 06 527.37
VI. Capital Employed (Segment Assets - Segment Liabilities)				
(a) Treasury Operations	12 92 845.96	8 58 753.94	5 79 218.37	8 58 753.93
(b) Corporate / Wholesale Banking	5 83 470.68	7 21 710.88	8 66 241.97	7 21 710.87
(c) Retail Banking	6 16 843.42	8 14 842.51	8 47 103.03	8 14 842.54
(d) Other Banking Operations	.00	.00	.00	.00
(e) Unallocated	- 4 89 047.71	- 4 56 438.17	- 4 24 932.56	- 4 56 438.17
Total	20 04 112.35	19 38 869.16	18 67 630.81	19 38 869.17
Part B - Geographic Segments				
I. Revenue				
a) Domestic Operations	5 71 548.55	5 42 469.88	5 04 531.21	20 64 051.05
b) Foreign Operations	11 663.41	11 276.66	8 665.45	42 719.19
Total	5 83 211.96	5 53 746.54	5 13 196.66	21 06 770.24
II. Assets				
a) Domestic Operations	2 70 97 889.32	269 46 445.08	241 89 773.43	2 69 46 445.08
b) Foreign Operations	10 93 683.52	10 60 082.29	8 85 650.15	10 60 082.29
Total	2 81 91 572.84	2 80 06 527.37	2 50 75 423.58	2 80 06 527.37

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 : 05.08.2019

Sd/-
Shenoy Vishwanath V
Executive Director

Sd/-
Padmaja Chunduru
Managing Director & CEO

