


Segment Wise Results

₹ in Lakhs

Particulars	Quarter Ended			Year Ended
	30.06.2020	31.03.2020 *	30.06.2019 *	31.03.2020 *
Part A. Business Segments	(Reviewed)	(Audited)	(Reviewed)	(Audited)
STANDALONE				
I. Segment Revenue				
(a) Treasury Operations	3 60 842.47	1 61 895.61	1 50 329.37	6 36 025.02
(b) Corporate / Wholesale Banking	4 28 495.91	2 23 641.35	1 98 260.26	8 25 777.58
(c) Retail Banking	3 44 255.33	2 36 878.36	2 29 629.55	9 53 264.39
(d) Other Banking operations	11 077.36	11 021.50	4 992.78	27 111.00
Total	11 44 671.07	6 33 436.82	5 83 211.96	24 42 177.99
Less : Inter segment Revenue				
Income from operations	11 44 671.07	6 33 436.82	5 83 211.96	24 42 177.99
II. Segment Results- Profit before tax				
(a) Treasury Operations	1 52 962.36	52 599.97	50 761.39	2 09 204.69
(b) Corporate / Wholesale Banking	64 679.19	52 807.18	39 455.13	1 82 477.15
(c) Retail Banking	51 122.72	55 281.04	43 603.26	2 07 225.60
(d) Other Banking Operations	6 569.99	9 722.42	3 601.03	21 616.31
Total	2 75 334.26	1 70 410.61	1 37 420.81	6 20 523.75
Add : (i) Other Un-allocable Income		0.00	0.00	29 565.36
(ii) Exceptional item		0.00	0.00	0.00
Less : Other Un-allocated Expenditure	2 13 911.94	1 89 270.92	79 481.65	5 12 816.44
III.Total Profit Before Tax	61 422.32	(18 860.31)	57 939.16	1 37 272.67
Less : Provisions for taxation	24 496.10	2 913.23	21 402.16	61 936.85
IV.Profit after tax	36 926.22	(21 773.54)	36 537.00	75 335.82
V.Other Information				
Segment Assets				
(a) Treasury Operations	1 95 41 378.55	91 37 017.12	81 79 919.90	91 37 017.12
(b) Corporate Banking	2 30 56 301.56	104 50 234.91	94 97 165.90	104 50 234.91
(c) Retail Banking	1 83 66 122.38	117 42 674.02	107 36 282.00	117 42 674.02
(d) Other Banking Operations	.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	(33 87 167.57)	(3 83 108.61)	(2 21 794.96)	(3 83 108.61)
Total	5 75 76 634.92	3 09 46 817.44	2 81 91 572.84	3 09 46 817.44
Segment Liabilities				
(a) Treasury Operations	1 65 09 055.04	82 59 087.38	68 87 073.94	82 59 087.38
(b) Corporate Banking	2 05 09 929.51	91 49 387.16	89 13 695.22	91 49 387.16
(c) Retail Banking	1 63 49 404.53	103 05 781.19	101 19 438.58	103 05 781.19
(d) Other Banking Operations	0	0.00	0.00	0.00
(e) Unallocated Corporate Liabilities	6 02 922.00	10 23 634.85	2 67 252.75	10 23 634.85
(f) Capital,Reserves and Surplus	36 05 323.84	22 08 926.86	20 04 112.35	22 08 926.86
Total	5 75 76 634.92	3 09 46 817.44	2 81 91 572.84	3 09 46 817.44
VI.Capital Employed				
(Segment Assets - Segment Liabilities)				
(a) Treasury Operations	30 32 323.51	8 77 929.74	12 92 845.96	8 77 929.74
(b) Corporate / Wholesale Banking	25 46 372.05	13 00 847.75	5 83 470.68	13 00 847.75
(c) Retail Banking	20 16 717.85	14 36 892.83	6 16 843.42	14 36 892.83
(d) Other Banking Operations	.00	0.00	0.00	0.00
(e) Unallocated	(39 90 089.57)	(14 06 743.46)	(4 89 047.71)	(14 06 743.46)
Total	36 05 323.84	22 08 926.86	20 04 112.35	22 08 926.86
Part B - Geographic Segments				
I. Revenue				
a) Domestic Operations	11 35 163.10	6 22 408.25	5 71 548.55	24 26 913.51
b) Foreign Operations	9 507.97	11 028.58	11 663.41	44 829.84
Total	11 44 671.07	6 33 436.83	5 83 211.96	24 71 743.35
II. Assets				
a) Domestic Operations	5 63 10 269.26	299 87 518.71	270 97 889.32	299 87 518.71
b) Foreign Operations	12 66 365.66	9 59 298.73	10 93 683.52	9 59 298.73
Total	5 75 76 634.92	3 09 46 817.44	2 81 91 572.84	3 09 46 817.44

* figures are related to standalone Indian Bank financials for pre-amalgamation period, hence not comparable with post amalgamation financials for the quarter ended 30th June, 2020

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.



K Ramachandran
Executive Director

Shenoy Vishwanath V
Executive Director

M K Bhattacharya
Executive Director

Padmaja Chundur
Managing Director & CEO

Place : Chennai
Date : 14.08.2020