

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2020 (Reviewed)	30.06.2020 (Unaudited)	30.09.2019* (Reviewed)	30.09.2020 (Reviewed)	30.09.2019* (Reviewed)	31.03.2020 * (Audited)
<b>Part A. Business Segments</b>	<b>CONSOLIDATED</b>					
<b>I. Segment Revenue</b>						
(a) Treasury Operations	3 56 993.68	3 60 842.47	1 57 290.08	7 17 836.15	3 07 619.45	6 36 025.03
(b) Corporate / Wholesale Banking	4 32 834.31	4 28 495.91	2 04 036.51	8 61 330.22	4 02 296.77	8 25 777.58
(c) Retail Banking	3 66 850.76	3 44 255.33	2 41 229.18	7 11 106.09	4 70 858.73	9 53 264.40
(d) Other Banking operations	22 979.13	22 015.50	2 157.93	44 994.63	7 422.97	28 046.00
<b>Total</b>	<b>11 79 657.88</b>	<b>11 55 609.21</b>	<b>6 04 713.70</b>	<b>23 35 267.09</b>	<b>11 88 197.92</b>	<b>24 43 113.01</b>
<b>Less : Inter segment Revenue</b>						
<b>Income from operations</b>	<b>11 79 657.88</b>	<b>11 55 609.21</b>	<b>6 04 713.70</b>	<b>23 35 267.09</b>	<b>11 88 197.92</b>	<b>24 43 113.01</b>
<b>II. Segment Results- Profit before tax</b>						
(a) Treasury Operations	1 47 080.44	1 52 962.34	48 648.46	3 00 042.78	99 409.85	2 09 204.70
(b) Corporate / Wholesale Banking	79 760.87	64 679.17	45 919.53	1 44 440.04	85 374.66	1 82 477.14
(c) Retail Banking	67 255.67	51 122.70	55 256.29	1 18 378.37	98 859.55	2 07 225.60
(d) Other Banking Operations	7 367.58	8 536.65	574.71	15 904.23	4 291.01	21 183.29
<b>Total</b>	<b>3 01 464.56</b>	<b>2 77 300.86</b>	<b>1 50 398.99</b>	<b>5 78 765.42</b>	<b>2 87 935.07</b>	<b>6 20 090.73</b>
Add : (i) Other Un-allocable Income	3 419.96	4 661.24	8 401.56	8 081.20	11 287.00	39 960.28
(ii) Exceptional item						
Less : (i) Minority Interest	45.09	20.54	7.85	65.63	39.90	69.36
(ii) Other Un-allocated Expenditure	2 28 424.66	2 13 904.91	91 140.47	4 42 329.57	1 70 625.88	5 11 826.56
<b>III. Total Profit Before Tax</b>	<b>76 414.77</b>	<b>68 036.65</b>	<b>67 652.23</b>	<b>1 44 451.42</b>	<b>1 28 556.29</b>	<b>1 48 155.09</b>
<b>Less : Provisions for taxation</b>	<b>30 625.19</b>	<b>24 939.81</b>	<b>23 379.88</b>	<b>55 565.00</b>	<b>44 806.16</b>	<b>62 021.95</b>
<b>IV. Profit after tax</b>	<b>45 789.58</b>	<b>43 096.84</b>	<b>44 272.35</b>	<b>88 886.42</b>	<b>83 750.13</b>	<b>86 133.14</b>
<b>V. Other Information</b>						
<b>Segment Assets</b>						
(a) Treasury Operations	2 09 51 983.77	195 41 168.11	88 50 152.10	2 09 51 983.77	88 50 152.10	91 37 017.12
(b) Corporate Banking	2 18 02 701.38	223 51 011.12	98 69 424.74	2 18 02 701.38	98 69 424.74	104 50 234.91
(c) Retail Banking	1 78 87 510.42	177 95 834.13	113 43 829.30	1 78 87 510.42	113 43 829.30	117 42 674.02
(d) Other Banking Operations	1 94 929.89	1 71 991.47	63 284.07	1 94 929.89	63 284.07	65 081.39
(e) Unallocated Corporate Assets	- 21 51 743.06	-21 08 815.68	-2 94 990.55	-21 51 743.06	-2 94 990.55	-3 80 911.79
<b>Total</b>	<b>5 86 85 382.40</b>	<b>5 77 51 189.15</b>	<b>2 98 31 699.66</b>	<b>5 86 85 382.40</b>	<b>2 98 31 699.66</b>	<b>3 10 14 095.65</b>
<b>Segment Liabilities</b>						
(a) Treasury Operations	1 75 54 431.12	165 09 055.04	76 01 611.46	1 75 54 431.12	76 01 611.46	82 59 087.38
(b) Corporate Banking	2 01 42 513.42	205 09 929.51	91 26 164.64	2 01 42 513.42	91 26 164.64	91 49 387.15
(c) Retail Banking	1 65 38 840.66	163 49 404.53	105 04 800.73	1 65 38 840.66	105 04 800.73	103 05 781.20
(d) Other Banking Operations	95 798.89	81 257.81	- 477.52	95 798.89	- 477.52	- 552.78
(e) Unallocated Corporate Liabilities	6 07 067.11	6 02 922.00	2 39 201.38	6 07 067.11	2 39 201.38	10 23 634.85
(f) Capital, Reserves and Surplus	37 46 731.20	36 98 620.26	23 60 398.97	37 46 731.20	23 60 398.97	22 76 757.85
<b>Total</b>	<b>5 86 85 382.40</b>	<b>5 77 51 189.15</b>	<b>2 98 31 699.66</b>	<b>5 86 85 382.40</b>	<b>2 98 31 699.66</b>	<b>3 10 14 095.65</b>
<b>VI. Capital Employed</b>						
<b>(Segment Assets - Segment Liabilities)</b>						
(a) Treasury Operations	33 97 552.65	30 32 113.07	12 48 540.64	33 97 552.65	12 48 540.64	8 77 929.74
(b) Corporate / Wholesale Banking	16 60 187.96	18 41 081.61	7 43 260.10	16 60 187.96	7 43 260.10	13 00 847.76
(c) Retail Banking	13 48 669.76	14 46 429.60	8 39 028.57	13 48 669.76	8 39 028.57	14 36 892.82
(d) Other Banking Operations	99131.00	90 733.66	63 761.59	99131.00	63 761.59	65 634.17
(e) Unallocated	- 27 58 810.17	- 27 11 737.68	- 5 34 191.93	- 27 58 810.17	- 5 34 191.93	- 14 04 546.64
<b>Total</b>	<b>37 46 731.20</b>	<b>36 98 620.26</b>	<b>23 60 398.97</b>	<b>37 46 731.20</b>	<b>23 60 398.97</b>	<b>22 76 757.85</b>
<b>Part B - Geographic Segments</b>						
<b>I. Revenue</b>						
a) Domestic Operations	11 71 645.96	11 46 101.24	5 93 097.17	23 17 747.20	11 64 917.98	24 27 848.52
b) Foreign Operations	8 011.92	9 507.97	11 616.53	17 519.89	23 279.94	44 829.85
<b>Total</b>	<b>11 79 657.88</b>	<b>11 55 609.21</b>	<b>6 04 713.70</b>	<b>23 35 267.09</b>	<b>11 88 197.92</b>	<b>24 72 678.37</b>
<b>II. Assets</b>						
a) Domestic Operations	5 73 83 008.06	564 84 823.49	289 34 567.64	5 73 83 008.06	289 34 567.64	300 54 694.99
b) Foreign Operations	13 02 374.34	12 66 365.66	8 97 132.02	13 02 374.34	8 97 132.02	9 59 400.66
<b>Total</b>	<b>5 86 85 382.40</b>	<b>5 77 51 189.15</b>	<b>2 98 31 699.66</b>	<b>5 86 85 382.40</b>	<b>2 98 31 699.66</b>	<b>3 10 14 095.65</b>


\*figures of 30.09.2019 and 31.03.2020 are related to standalone Indian Bank financials for pre-amalgamation period, hence not comparable with post amalgamation financials of June and Sep 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 Chunduru  
 Managing Director & CEO

Place : Chennai  
 22.10.2020

