

Reviewed Segment Results for the Quarter/ Nine Months ended December 31, 2020

Rs. in Lakhs

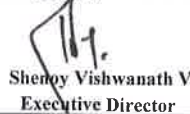
Particulars	Quarter Ended			Nine Month Ended		Year Ended
	31.12.2020 (Reviewed)	30.09.2020 (Reviewed)	31.12.2019* (Reviewed)	31.12.2020 (Reviewed)	31.12.2019* (Reviewed)	31.03.2020* (Audited)
Part A. Business Segments						
I. Segment Revenue	CONSOLIDATED					
(a) Treasury Operations	3 36 815.14	3 56 993.68	1 66 509.96	10 54 651.29	4 74 129.41	6 36 025.03
(b) Corporate / Wholesale Banking	5 20 279.94	4 32 834.31	1 99 839.46	13 81 610.16	6 02 136.23	8 25 777.58
(c) Retail Banking	2 74 614.84	3 66 850.76	2 45 527.30	9 85 720.93	7 16 386.03	9 53 264.40
(d) Other Banking operations	25 423.92	22 979.13	9 004.05	70 418.55	16 427.02	21 183.29
Total	11 57 133.84	11 79 657.88	6 20 880.77	34 92 400.93	18 09 078.69	24 43 113.01
Less : Inter segment Revenue						
Income from operations	11 57 133.84	11 79 657.88	6 20 880.77	34 92 400.93	18 09 078.69	24 43 113.01
II. Segment Results- Profit before tax						
(a) Treasury Operations	1 42 681.35	1 47 080.44	57 194.87	4 42 724.13	1 56 604.72	2 09 204.70
(b) Corporate / Wholesale Banking	1 03 468.92	79 760.87	44 295.31	2 47 908.96	1 29 669.97	1 82 477.14
(c) Retail Banking	58 368.22	67 255.67	53 085.01	1 76 746.59	1 51 944.56	2 07 225.60
(d) Other Banking Operations	6 902.35	7 367.58	7 447.83	22 807.58	11 538.84	21 183.29
Total	3 11 420.84	3 01 464.56	1 62 023.02	8 90 187.26	4 49 758.09	6 20 090.73
Add:(i) Other Un-allocable Income	914.91	3 419.96	33 900.86	8 996.11	45 187.86	39 960.28
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00	0.00
Less:(i) Minority Interest	56.29	45.09	28.97	122.92	68.87	69.36
(ii) Other Un-allocated Expenditure	2 31 436.11	2 28 424.66	1 52 552.71	6 73 765.68	3 22 978.59	5 11 826.56
III.Total Profit Before Tax	80 843.35	76 414.77	43 342.20	2 25 294.77	1 71 898.49	1 48 155.09
Less : Provisions for taxation	27 352.75	30 625.19	14 238.84	82 917.75	59 045.00	62 021.95
IV.Profit after tax	53 490.60	45 789.58	29 103.36	1 42 377.02	1 12 853.49	86 133.14
V.Other Information						
Segment Assets						
(a) Treasury Operations	2 09 98 237.79	209 51 983.77	90 88 644.56	2 09 98 237.79	90 88 644.56	91 37 017.12
(b) Corporate Banking	2 45 83 157.66	218 02 701.38	96 66 083.29	2 45 83 157.66	96 66 083.29	104 50 234.91
(c) Retail Banking	1 75 22 203.94	178 87 510.42	115 37 344.32	1 75 22 203.94	115 37 344.32	117 42 674.02
(d) Other Banking Operations	2 10 783.73	1 94 929.89	67 449.43	2 10 783.73	67 449.43	65 081.39
(e) Unallocated Corporate Assets	- 22 61 839.02	-21 51 743.06	-2 78 866.16	-22 61 839.02	-2 78 866.16	-3 80 911.79
Total	6 10 52 544.10	5 86 85 382.40	3 00 80 655.44	6 10 52 544.10	3 00 80 655.44	3 10 14 095.65
Segment Liabilities						
(a) Treasury Operations	1 82 78 252.07	175 54 431.12	79 18 599.11	1 82 78 252.07	79 18 599.11	82 59 087.38
(b) Corporate Banking	2 22 55 408.81	201 42 513.42	88 76 487.67	2 22 55 408.81	88 76 487.67	91 49 387.15
(c) Retail Banking	1 58 63 553.58	165 38 840.66	106 33 095.69	1 58 63 553.58	106 33 095.69	103 05 781.20
(d) Other Banking Operations	1 09 909.55	95 798.89	- 715.62	1 09 909.55	- 715.62	- 552.78
(e) Unallocated Corporate Liabilities	7 43 965.23	6 07 067.11	2 60 421.59	7 43 965.23	2 60 421.59	10 23 634.85
(f) Capital, Reserves and Surplus	38 01 454.86	37 46 731.20	23 92 767.00	38 01 454.86	23 92 767.00	22 76 757.85
Total	6 10 52 544.10	5 86 85 382.40	3 00 80 655.44	6 10 52 544.10	3 00 80 655.44	3 10 14 095.65
VI.Capital Employed						
(Segment Assets - Segment Liabilities)						
(a) Treasury Operations	27 19 985.72	33 97 552.65	11 70 045.45	27 19 985.72	11 70 045.45	8 77 929.74
(b) Corporate / Wholesale Banking	23 27 748.85	16 60 187.96	7 89 595.62	23 27 748.85	7 89 595.62	13 00 847.76
(c) Retail Banking	16 58 650.36	13 48 669.76	9 04 248.63	16 58 650.36	9 04 248.63	14 36 892.82
(d) Other Banking Operations	1 00 874.18	99 131.00	68 165.05	1 00 874.18	68 165.05	65 634.17
(e) Unallocated	- 30 05 804.25	- 27 58 810.17	- 5 39 287.75	- 30 05 804.25	- 5 39 287.75	- 14 04 546.64
Total	38 01 454.86	37 46 731.20	23 92 767.00	38 01 454.86	23 92 767.00	22 76 757.85
Part B - Geographic Segments						
I. Revenue						
(a) Domestic Operations	11 49 497.56	11 71 645.96	6 39 924.80	34 67 244.76	18 04 842.78	24 27 848.52
(b) Foreign Operations	7 636.28	8 011.92	10 521.33	25 156.17	33 801.27	44 829.85
Total	11 57 133.84	11 79 657.88	6 50 446.13	34 92 400.93	18 38 644.05	24 72 678.37
II. Assets						
(a) Domestic Operations	5 96 58 913.26	573 83 008.06	289 01 832.59	5 96 58 913.26	289 01 832.59	300 54 694.99
(b) Foreign Operations	13 93 630.84	13 02 374.34	11 78 822.85	13 93 630.84	11 78 822.85	9 59 400.66
Total	6 10 52 544.10	5 86 85 382.40	3 00 80 655.44	6 10 52 544.10	3 00 80 655.44	3 10 14 095.65


*figures of 31.12.2019 and 31.03.2020 are related to Indian Bank financials for pre-amalgamation period, hence not comparable with post amalgamation financials of Sep 20 and Dec 20.

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


Sheny Vishwanath V
Executive Director


Padmaja Chundur
Managing Director & CEO

Place : Chennai
Date : 22.01.2021

