

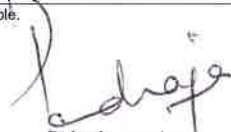
Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2020 (Reviewed)	30.09.2020 (Reviewed)	31.12.2019* (Reviewed)	31.12.2020 (Reviewed)	31.12.2019* (Reviewed)	31.03.2020 * (Audited)
Part A. Business Segments						
STANDALONE						
I. Segment Revenue						
(a) Treasury Operations	3 36 815.14	3 56 993.68	1 66 509.96	10 54 651.29	4 74 129.41	6 36 025.02
(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 53 264.39
(d) Other Banking operations	10 424.17	10 232.93	9 120.23	31 734.45	16 089.50	27 111.00
Total	11 42 134.09	11 66 911.68	6 20 996.95	34 53 716.83	18 08 741.17	24 42 177.99
Less : Inter segment Revenue						
Income from operations	11 42 134.09	11 66 911.68	6 20 996.95	34 53 716.83	18 08 741.17	24 42 177.99
II. Segment Results- Profit before tax						
(a) Treasury Operations	1 42 681.35	1 47 080.42	57 194.87	4 42 724.13	1 56 604.72	2 09 204.69
(b) Corporate / Wholesale Banking	1 03 468.92	79 760.85	44 295.31	2 47 908.96	1 29 669.97	1 82 477.15
(c) Retail Banking	58 368.22	67 255.65	53 085.01	1 76 746.59	1 51 944.56	2 07 225.60
(d) Other Banking Operations	5 380.66	5 398.10	7 739.86	17 348.75	11 893.89	21 616.31
Total	3 09 899.15	2 99 495.02	1 62 315.05	8 84 728.43	4 50 113.14	6 20 523.75
Add : (i) Other Un-allocable Income	0.00	0.00	29 565.36	0.00	29 565.36	29 565.36
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00	0.00
Less : Other Un-allocated Expenditure	2 31 435.03	2 28 411.63	1 52 926.91	6 73 758.60	3 23 545.52	5 12 816.44
III.Total Profit Before Tax	78 464.12	71 083.39	38 953.50	2 10 969.83	1 56 132.98	1 37 272.67
Less : Provisions for taxation	27 035.52	29 855.09	14 237.25	81 386.71	59 023.62	61 936.85
IV.Profit after tax	51 428.60	41 228.30	24 716.25	1 29 583.12	97 109.36	75 335.82
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	1 15 37 344.32	117 42 674.02
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	(22 64 593.76)	(21 54 178.98)	(2 81 048.83)	(22 64 593.76)	(2 81 048.83)	(3 83 108.61)
Total	6 08 39 005.63	5 84 88 016.59	3 00 11 023.34	6 08 39 005.63	3 00 11 023.34	3 09 46 817.44
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 49 387.16
(c) Retail Banking	1 58 63 553.58	165 38 840.66	106 33 095.69	1 58 63 553.58	1 06 33 095.69	103 05 781.19
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(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	36 97 825.94	36 45 164.28	23 22 419.28	36 97 825.94	23 22 419.28	22 08 926.86
Total	6 08 39 005.63	5 84 88 016.59	3 00 11 023.34	6 08 39 005.63	3 00 11 023.34	3 09 46 817.44
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 00 847.75
(c) Retail Banking	16 58 650.36	13 48 669.76	9 04 248.63	16 58 650.36	9 04 248.63	14 36 892.83
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated	(30 08 558.99)	(27 61 246.09)	(5 41 470.42)	(30 08 558.99)	(5 41 470.42)	(14 06 743.46)
Total	36 97 825.94	36 45 164.28	23 22 419.28	36 97 825.94	23 22 419.28	22 08 926.86
Part B - Geographic Segments						
I. Revenue						
a) Domestic Operations	11 34 497.81	11 58 899.76	6 40 040.98	34 28 560.66	18 04 505.26	24 26 913.51
b) Foreign Operations	7 636.28	8 011.92	10 521.33	25 156.17	33 801.27	44 829.84
Total	11 42 134.09	11 66 911.68	6 50 562.31	34 53 716.83	18 38 306.53	24 71 743.35
II. Assets						
a) Domestic Operations	5 94 45 374.79	571 85 642.25	288 32 200.49	5 94 45 374.79	2 88 32 200.49	299 87 518.71
b) Foreign Operations	13 93 630.84	13 02 374.34	11 78 822.85	13 93 630.84	11 78 822.85	9 59 298.73
Total	6 08 39 005.63	5 84 88 016.59	3 00 11 023.34	6 08 39 005.63	3 00 11 023.34	3 09 46 817.44

* Figures of 31.12.2019 and 31.03.2020 are related to standalone Indian Bank financials of pre-amalgamation period, hence not comparable with post amalgamation financials of Sep and Dec 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


Padmaja Chunduru
Managing Director & CEO

Place : Chennai
Date : 22.01.2021

