

Particulars	Quarter Ended			Year Ended	
	31.03.2021 (Audited)	31.12.2020 (Reviewed)	31.03.2020* (Audited)	31.03.2021 (Audited)	31.03.2020 * (Audited)
Part A. Business Segments					
I. Segment Revenue	CONSOLIDATED				
(a) Treasury Operations	3 45 582.42	3 36 815.14	1 61 895.62	14 00 233.71	6 36 025.03
(b) Corporate / Wholesale Banking	3 89 232.07	5 20 279.94	2 23 641.35	17 70 842.23	8 25 777.58
(c) Retail Banking	3 16 440.82	2 74 614.84	2 36 878.37	13 02 161.75	9 53 264.40
(d) Other Banking operations	21 197.96	25 423.92	11 618.98	91 616.51	28 046.00
Total	10 72 453.27	11 57 133.84	6 34 034.32	45 64 854.20	24 43 113.01
Less : Inter segment Revenue					
Income from operations	10 72 453.27	11 57 133.84	6 34 034.32	45 64 854.20	24 43 113.01
II. Segment Results- Profit before tax					
(a) Treasury Operations	1 77 732.18	1 42 681.35	52 599.98	6 20 456.31	2 09 204.70
(b) Corporate / Wholesale Banking	36 394.16	1 03 468.92	52 807.17	2 84 303.12	1 82 477.14
(c) Retail Banking	31 679.42	58 368.22	55 281.04	2 08 426.01	2 07 225.60
(d) Other Banking Operations	6 053.26	6 902.35	9 067.42	28 860.84	21 183.29
Total	2 51 859.02	3 11 420.84	1 69 755.61	11 42 046.28	6 20 090.73
Add: (i) Other Un-allocable Income	4 490.08	914.91	(5 111.40)	13 486.19	39 960.28
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00
Less:(i) Minority Interest	21.33	56.29	.49	143.25	69.36
(ii) Other Un-allocated Expenditure	1 75 747.23	2 31 436.11	1 88 387.12	8 49 512.91	5 11 826.56
III.Total Profit Before Tax	80 580.54	80 843.35	(23 743.40)	3 05 876.31	1 48 155.09
Less : Provisions for taxation	(91 955.95)	27 352.75	2 976.95	(9 038.20)	62 021.95
IV.Profit after tax	1 72 536.49	53 490.60	(26 720.35)	3 14 914.51	86 133.14
V.Other Information					
Segment Assets					
(a) Treasury Operations	2 16 02 672.45	209 98 237.79	91 37 017.12	2 16 02 672.45	91 37 017.12
(b) Corporate Banking	2 48 99 097.58	245 83 157.66	104 50 234.91	2 48 99 097.58	104 50 234.91
(c) Retail Banking	1 82 69 628.51	175 22 203.94	117 42 674.02	1 82 69 628.51	117 42 674.02
(d) Other Banking Operations	2 07 169.41	2 10 783.73	65 081.39	2 07 169.41	65 081.39
(e) Unallocated Corporate Assets	(21 67 214.71)	(22 61 839.02)	(3 80 911.79)	(21 67 214.71)	(3 80 911.79)
Total	6 28 11 353.24	6 10 52 544.10	3 10 14 095.65	6 28 11 353.24	3 10 14 095.65
Segment Liabilities					
(a) Treasury Operations	1 82 49 124.34	182 78 252.07	82 59 087.38	1 82 49 124.34	82 59 087.38
(b) Corporate Banking	2 29 89 703.60	222 55 408.81	91 49 387.15	2 29 89 703.60	91 49 387.15
(c) Retail Banking	1 68 78 265.13	158 63 553.58	103 05 781.20	1 68 78 265.13	103 05 781.20
(d) Other Banking Operations	1 06 239.15	1 09 909.55	(552.78)	1 06 239.15	(552.78)
(e) Unallocated Corporate Liabilities	6 42 214.43	7 43 965.23	10 23 634.85	6 42 214.43	10 23 634.85
(f) Capital, Reserves and Surplus	39 45 806.59	38 01 454.86	22 76 757.85	39 45 806.59	22 76 757.85
Total	6 28 11 353.24	6 10 52 544.10	3 10 14 095.65	6 28 11 353.24	3 10 14 095.65
VI.Capital Employed					
(Segment Assets - Segment Liabilities)					
(a) Treasury Operations	33 53 548.11	27 19 985.72	8 77 929.74	33 53 548.11	8 77 929.74
(b) Corporate / Wholesale Banking	19 09 393.98	23 27 748.85	13 00 847.76	19 09 393.98	13 00 847.76
(c) Retail Banking	13 91 363.38	16 58 650.36	14 36 892.82	13 91 363.38	14 36 892.82
(d) Other Banking Operations	1 00 930.26	1 00 874.18	65 634.17	1 00 930.26	65 634.17
(e) Unallocated	(28 09 429.14)	(30 05 804.25)	(14 04 546.64)	(28 09 429.14)	(14 04 546.64)
Total	39 45 806.59	38 01 454.86	22 76 757.85	39 45 806.59	22 76 757.85
Part B - Geographic Segments					
I. Revenue					
(a) Domestic Operations	10 64 884.02	11 49 497.56	6 23 005.74	45 32 128.78	24 27 848.52
(b) Foreign Operations	7 569.25	7 636.28	11 028.58	32 725.42	44 829.85
Total	10 72 453.27	11 57 133.84	6 34 034.32	45 64 854.20	24 72 678.37
II. Assets					
(a) Domestic Operations	6 13 69 569.53	596 58 913.26	300 54 694.99	6 13 69 569.53	300 54 694.99
(b) Foreign Operations	14 41 783.71	13 93 630.84	9 59 400.66	14 41 783.71	9 59 400.66
Total	6 28 11 353.24	6 10 52 544.10	3 10 14 095.65	6 28 11 353.24	3 10 14 095.65

*Figures of 31.03.2020 are related to pre-amalgamated Indian Bank financials only, hence not comparable with post amalgamated financials of Mar 2021.

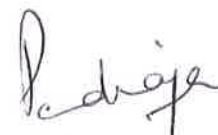
Notes: 1. Segment Revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible.

2. Figures of the previous period have been regrouped wherever considered necessary to conform to current period classification.


Imran Amin Siddiqui
Executive Director


K Ramachandran
Executive Director


Sherry Vishwanath V
Executive Director


Padmaja Chunduru
Managing Director & CEO

Place : Chennai
Date : 28.05.2021

