

Segment Wise Results

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)
(Rs. In Lakhs)					
Part A. Business Segments	STANDALONE				
I. Segment Revenue					
(a) Treasury Operations	3 45 582.42	3 36 815.14	1 61 895.61	14 00 233.71	6 36 025.02
(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 36 878.36	13 02 161.75	9 53 264.39
(d) Other Banking operations	13 531.89	10 424.17	11 021.50	45 266.34	27 111.00
Total	10 64 787.20	11 42 134.09	6 33 436.82	45 18 504.03	24 42 177.99
Less : Inter segment Revenue					
Income from operations	10 64 787.20	11 42 134.09	6 33 436.82	45 18 504.03	24 42 177.99
II. Segment Results- Profit before tax					
(a) Treasury Operations	1 77 732.18	1 42 681.35	52 599.97	6 20 456.31	2 09 204.69
(b) Corporate / Wholesale Banking	36 394.16	1 03 468.92	52 807.18	2 84 303.12	1 82 477.15
(c) Retail Banking	31 679.42	58 368.22	55 281.04	2 08 426.01	2 07 225.60
(d) Other Banking Operations	9 030.66	5 380.66	9 722.42	26 379.41	21 616.31
Total	2 54 836.42	3 09 899.15	1 70 410.61	11 39 564.85	6 20 523.75
Add : (i) Other Un-allocable Income	0.00	0.00	0.00	0.00	29 565.36
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00
Less : (i) Minority Interest					
Less : Other Un-allocated Expenditure	1 75 248.25	2 31 435.03	1 89 270.92	8 49 006.85	5 12 816.44
III.Total Profit Before Tax	79 588.17	78 464.12	(18 860.31)	2 90 558.00	1 37 272.67
Less : Provisions for taxation	(91 296.48)	27 035.52	2 913.23	(9 909.77)	61 936.85
IV.Profit after tax	1 70 884.65	51 428.60	(21 773.54)	3 00 467.77	75 335.82
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	1 04 50 234.91
(c) Retail Banking	1 82 69 628.51	175 22 203.94	117 42 674.02	1 82 69 628.51	1 17 42 674.02
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	(21 70 896.55)	(22 64 593.76)	(3 83 108.61)	(21 70 896.55)	(3 83 108.61)
Total	6 26 00 501.99	6 08 39 005.63	3 09 46 817.44	6 26 00 501.99	3 09 46 817.44
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 49 387.16	2 29 89 703.60	91 49 387.16
(c) Retail Banking	1 68 78 265.13	158 63 553.58	103 05 781.19	1 68 78 265.13	1 03 05 781.19
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00
(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	38 41 194.49	36 97 825.94	22 08 926.86	38 41 194.49	22 08 926.86
Total	6 26 00 501.99	6 08 39 005.63	3 09 46 817.44	6 26 00 501.99	3 09 46 817.44
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 00 847.75	19 09 393.98	13 00 847.75
(c) Retail Banking	13 91 363.38	16 58 650.36	14 36 892.83	13 91 363.38	14 36 892.83
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00
(e) Unallocated	(28 13 110.98)	(30 08 558.99)	(14 06 743.46)	(28 13 110.98)	(14 06 743.46)
Total	38 41 194.49	36 97 825.94	22 08 926.86	38 41 194.49	22 08 926.86
Part B - Geographic Segments					
I. Revenue					
a) Domestic Operations	10 57 217.95	11 34 497.81	6 22 408.24	44 85 778.61	24 26 913.51
b) Foreign Operations	7 569.25	7 636.28	11 028.58	32 725.42	44 829.84
Total	10 64 787.20	11 42 134.09	6 33 436.82	45 18 504.03	24 71 743.35
II. Assets					
a) Domestic Operations	6 11 58 718.28	594 45 374.79	299 87 518.71	6 11 58 718.28	2 99 87 518.71
b) Foreign Operations	14 41 783.71	13 93 630.84	9 59 298.73	14 41 783.71	9 59 298.73
Total	6 26 00 501.99	6 08 39 005.63	3 09 46 817.44	6 26 00 501.99	3 09 46 817.44

* Figures of 31.03.2020 are related to standalone Indian Bank financials of pre-amalgamation period, hence not comparable with post amalgamation financials of Dec 2020 and 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


Sheroj Vishwanath V
 Executive Director


Padma Chunduru
 Managing Director & CEO

Place : Chennai
Date : 28.05.2021

