

Reviewed Consolidated Segment Wise Results for the Quarter ended 30th June, 2021

(Rs. In Lakhs)

Particulars	Quarter Ended			Year Ended
	30.06.2021 (Reviewed)	31.03.2021 (Audited)	30.06.2020 (Unaudited)	31.03.2021 (Audited)
Part A. Business Segments				
I. Segment Revenue				
(a) Treasury Operations	3 58 671.30	3 45 582.42	3 60 842.47	14 00 233.71
(b) Corporate / Wholesale Banking	4 17 017.10	3 89 232.07	4 28 495.91	17 70 842.23
(c) Retail Banking	3 66 118.40	3 16 440.82	3 44 255.33	13 02 161.75
(d) Other Banking operations	19 046.40	21 197.96	22 015.50	91 616.51
Total	11 60 853.20	10 72 453.27	11 55 609.21	45 64 854.20
Less : Inter segment Revenue	0.00	0.00	0.00	0.00
Income from operations	11 60 853.20	10 72 453.27	11 55 609.21	45 64 854.20
II. Segment Results- Profit before tax				
(a) Treasury Operations	1 74 763.00	1 77 732.18	1 52 962.34	6 20 456.31
(b) Corporate / Wholesale Banking	89 329.58	36 394.16	64 679.17	2 84 303.12
(c) Retail Banking	78 107.48	31 679.42	51 122.70	2 08 426.01
(d) Other Banking Operations	6 892.46	6 053.26	8 536.65	28 860.84
Total	3 49 092.52	2 51 859.02	2 77 300.86	11 42 046.28
Add: (i) Other Un-allocable Income	6 447.65	4 490.08	4 661.24	13 486.19
(ii) Exceptional Item	0.00	0.00	0.00	0.00
Less: (i) Minority Interest	47.71	21.33	20.54	143.25
(ii) Other Un-allocated Expenditure	2 61 446.79	1 75 747.23	2 13 904.91	8 49 512.91
III. Total Profit Before Tax	94 045.67	80 580.54	68 036.65	3 05 876.31
Less : Provisions for taxation	(31 935.92)	(91 955.95)	24 939.81	(9 038.20)
IV. Profit after tax	1 25 981.59	1 72 536.49	43 096.84	3 14 914.51
V. Other Information				
Segment Assets				
(a) Treasury Operations	2 17 30 313.86	216 02 672.45	195 41 168.11	216 02 672.45
(b) Corporate Banking	2 26 59 818.69	248 99 097.58	223 51 011.12	248 99 097.58
(c) Retail Banking	1 98 01 520.97	182 69 628.51	177 95 834.13	182 69 628.51
(d) Other Banking Operations	2 07 582.88	2 07 169.41	1 71 991.47	2 07 169.41
(e) Unallocated Corporate Assets	(20 21 318.78)	(21 67 214.71)	(21 08 815.68)	(21 67 214.71)
Total	6 23 77 917.62	6 28 11 353.24	5 77 51 189.15	6 28 11 353.24
Segment Liabilities				
(a) Treasury Operations	1 82 61 677.12	182 49 124.34	165 09 055.04	182 49 124.34
(b) Corporate Banking	2 08 50 477.12	229 89 703.60	205 09 929.51	229 89 703.60
(c) Retail Banking	1 82 36 889.88	168 78 265.13	163 49 404.53	168 78 265.13
(d) Other Banking Operations	98 607.45	1 06 239.15	81 257.81	1 06 239.15
(e) Unallocated Corporate Liabilities	6 90 641.98	6 42 214.43	6 02 922.00	6 42 214.43
(f) Capital, Reserves and Surplus	42 39 624.07	39 45 806.59	36 98 620.26	39 45 806.59
Total	6 23 77 917.62	6 28 11 353.24	5 77 51 189.15	6 28 11 353.24
VI. Capital Employed				
(Segment Assets - Segment Liabilities)				
(a) Treasury Operations	34 68 636.74	33 53 548.11	30 32 113.07	33 53 548.11
(b) Corporate / Wholesale Banking	18 09 341.57	19 09 393.98	18 41 081.61	19 09 393.98
(c) Retail Banking	15 64 631.09	13 91 363.38	14 46 429.60	13 91 363.38
(d) Other Banking Operations	1 08 975.43	1 00 930.26	90 733.66	1 00 930.26
(e) Unallocated	(27 11 960.76)	(28 09 429.14)	(27 11 737.68)	(28 09 429.14)
Total	42 39 624.07	39 45 806.59	36 98 620.26	39 45 806.59
Part B - Geographic Segments				
I. Revenue				
(a) Domestic Operations	11 52 762.22	10 64 884.02	11 46 101.24	45 32 128.78
(b) Foreign Operations	8 090.98	7 569.25	9 507.97	32 725.42
Total	11 60 853.20	10 72 453.27	11 55 609.21	45 64 854.20
II. Assets				
(a) Domestic Operations	6 09 77 279.74	613 69 569.53	564 84 823.49	613 69 569.53
(b) Foreign Operations	14 00 637.88	14 41 783.71	12 66 365.66	14 41 783.71
Total	6 23 77 917.62	6 28 11 353.24	5 77 51 189.15	6 28 11 353.24

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


 Shrey Vishwanath V
 Executive Director


 Padmaja Chundur
 Managing Director & CEO

Place : Chennai
 Date : 19.07.2021

