

**Reviewed Standalone Segment Wise Results for the Quarter ended 30th June 2021**

Particulars	Quarter ended			(RS. in Lakhs)
			Year Ended	
	30.06.2021 (Reviewed)	31.03.2021 (Audited)	30.06.2020 (Reviewed)	31.03.2021 (Audited)
<b>Part A. Business Segments</b>				
<b>I. Segment Revenue</b>				
(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	8 213.74	13 531.89	11 077.36	45 266.34
<b>Total</b>	<b>11 50 020.54</b>	<b>10 64 787.20</b>	<b>11 44 671.07</b>	<b>45 18 504.03</b>
Less : Inter segment Revenue	0.00	0.00	0.00	0.00
<b>Income from operations</b>	<b>11 50 020.54</b>	<b>10 64 787.20</b>	<b>11 44 671.07</b>	<b>45 18 504.03</b>
<b>II. Segment Results- Profit before tax</b>				
(a) Treasury Operations	1 74 763.00	1 77 732.18	1 52 962.36	6 20 456.31
(b) Corporate / Wholesale Banking	89 329.58	36 394.16	64 679.19	2 84 303.12
(c) Retail Banking	78 107.48	31 679.42	51 122.72	2 08 426.01
(d) Other Banking Operations	4 978.06	9 030.66	6 569.99	26 379.41
<b>Total</b>	<b>3 47 178.12</b>	<b>2 54 836.42</b>	<b>2 75 334.26</b>	<b>11 39 564.85</b>
Add : (i) Other Un-allocable Income	0.00	0.00	0.00	0.00
(ii) Exceptional Item	0.00	0.00	0.00	0.00
Less : Other Un-allocated Expenditure	2 61 450.41	1 75 248.25	2 13 911.94	8 49 006.85
<b>III.Total Profit Before Tax</b>	<b>85 727.71</b>	<b>79 588.17</b>	<b>61 422.32</b>	<b>2 90 558.00</b>
Less : Provisions for taxation	( 32 438.30)	( 91 296.48)	24 496.10	( 9 909.77)
<b>IV.Profit after tax</b>	<b>1 18 166.01</b>	<b>1 70 884.65</b>	<b>36 926.22</b>	<b>3 00 467.77</b>
<b>V.Other Information</b>				
<b>Segment Assets</b>				
(a) Treasury Operations	2 17 30 313.86	2 16 02 672.45	1 95 41 168.11	2 16 02 672.45
(b) Corporate Banking	2 26 59 818.69	2 48 99 097.58	2 23 51 011.12	2 48 99 097.58
(c) Retail Banking	1 98 01 520.97	1 82 69 628.51	1 77 95 834.13	1 82 69 628.51
(d) Other Banking Operations	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	(20 24 771.00)	(21 70 896.55)	(21 11 378.44)	(21 70 896.55)
<b>Total</b>	<b>6 21 66 882.52</b>	<b>6 26 00 501.99</b>	<b>5 75 76 634.92</b>	<b>6 26 00 501.99</b>
<b>Segment Liabilities</b>				
(a) Treasury Operations	1 82 61 677.12	1 82 49 124.34	1 65 09 055.04	1 82 49 124.34
(b) Corporate Banking	2 08 50 477.12	2 29 89 703.60	2 05 09 929.51	2 29 89 703.60
(c) Retail Banking	1 82 36 889.88	1 68 78 265.13	1 63 49 404.53	1 68 78 265.13
(d) Other Banking Operations	0.00	0.00	0.00	0.00
(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	41 27 196.42	38 41 194.49	36 05 323.84	38 41 194.49
<b>Total</b>	<b>6 21 66 882.52</b>	<b>6 26 00 501.99</b>	<b>5 75 76 634.92</b>	<b>6 26 00 501.99</b>
<b>VI.Capital Employed</b>				
<b>(Segment Assets - Segment Liabilities)</b>				
(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	0.00	0.00	0.00	0.00
(e) Unallocated	(27 15 412.98)	(28 13 110.98)	(27 14 300.44)	(28 13 110.98)
<b>Total</b>	<b>41 27 196.42</b>	<b>38 41 194.49</b>	<b>36 05 323.84</b>	<b>38 41 194.49</b>
<b>Part B - Geographic Segments</b>				
<b>I. Revenue</b>				
a) Domestic Operations	11 41 929.56	10 57 217.95	11 35 163.10	44 85 778.61
b) Foreign Operations	8 090.98	7 569.25	9 507.97	32 725.42
<b>Total</b>	<b>11 50 020.54</b>	<b>10 64 787.20</b>	<b>11 44 671.07</b>	<b>45 18 504.03</b>
<b>II. Assets</b>				
a) Domestic Operations	6 07 66 244.64	6 11 58 718.28	5 63 10 269.26	6 11 58 718.28
b) Foreign Operations	14 00 637.88	14 41 783.71	12 66 365.66	14 41 783.71
<b>Total</b>	<b>6 21 66 882.52</b>	<b>6 26 00 501.99</b>	<b>5 75 76 634.92</b>	<b>6 26 00 501.99</b>

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

Sherry Vishwanath V  
Executive Director

Padmaja Chunduru  
Managing Director & CEO

Place : Chennai  
Date : 19.07.2021

