

**Reviewed Consolidated Segment Wise Results for the Quarter/Half year ended September 30, 2021**

(Rs. In Lakhs)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2021 (Reviewed)	30.06.2021 (Reviewed)	30.09.2020 (Reviewed)	30.09.2021 (Reviewed)	30.09.2020 (Reviewed)	31.03.2021 (Audited)
<b>Part A. Business Segments</b>						
<b>I. Segment Revenue</b>						
(a) Treasury Operations	3 28 068.90	3 53 078.24	3 51 672.81	6 81 147.14	7 16 554.54	13 57 327.29
(b) Corporate / Wholesale Banking	4 06 962.30	4 17 017.10	4 32 834.32	8 23 979.40	8 61 330.22	17 70 842.23
(c) Retail Banking	3 97 403.51	3 66 118.40	3 66 850.76	7 63 521.91	7 11 106.09	13 02 161.75
(d) Other Banking operations	18 934.83	19 046.40	22 979.12	37 981.23	44 994.63	91 616.51
<b>Total</b>	<b>11 51 369.54</b>	<b>11 55 260.14</b>	<b>11 74 337.01</b>	<b>23 06 629.68</b>	<b>23 33 985.48</b>	<b>45 21 947.78</b>
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00	0.00
<b>Income from operations</b>	<b>11 51 369.54</b>	<b>11 55 260.14</b>	<b>11 74 337.01</b>	<b>23 06 629.68</b>	<b>23 33 985.48</b>	<b>45 21 947.78</b>
<b>II. Segment Results- Profit before tax</b>						
(a) Treasury Operations	1 49 252.88	1 69 169.94	1 41 759.55	3 18 422.82	2 98 761.17	5 77 549.89
(b) Corporate / Wholesale Banking	86 389.52	89 329.58	79 760.85	1 75 719.10	1 44 440.04	2 84 303.12
(c) Retail Banking	84 375.94	78 107.48	67 255.65	1 62 483.42	1 18 378.37	2 08 426.01
(d) Other Banking Operations	8 672.91	6 892.46	7 367.64	15 565.37	15 904.23	28 860.84
<b>Total</b>	<b>3 28 691.25</b>	<b>3 43 499.46</b>	<b>2 96 143.69</b>	<b>6 72 190.71</b>	<b>5 77 483.81</b>	<b>10 99 139.86</b>
Add: (i) Other Un-allocable Income	3 003.63	6 447.65	3 419.96	9 451.28	8 081.20	13 486.19
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00	0.00
Less:(i) Minority Interest	50.43	47.71	45.09	98.14	65.63	143.25
(ii) Other Un-allocated Expenditure (includes Provision & contingencies)	2 54 945.43	2 55 853.73	2 23 103.79	5 10 799.16	4 41 047.96	8 06 606.49
<b>III.Total Profit Before Tax</b>	<b>76 699.02</b>	<b>94 045.67</b>	<b>76 414.77</b>	<b>1 70 744.69</b>	<b>1 44 451.42</b>	<b>3 05 876.31</b>
Less : Provisions for taxation	( 35 911.59)	( 31 935.92)	30 625.19	( 67 847.51)	55 565.00	( 9 038.20)
<b>IV.Profit after tax</b>	<b>1 12 610.61</b>	<b>1 25 981.59</b>	<b>45 789.58</b>	<b>2 38 592.20</b>	<b>88 886.42</b>	<b>3 14 914.51</b>
<b>V.Other Information</b>						
<b>Segment Assets</b>						
(a) Treasury Operations	2 31 81 901.39	213 08 060.14	205 57 356.70	231 81 901.39	205 57 356.70	211 87 664.88
(b) Corporate Banking	2 08 49 925.85	212 81 337.37	203 29 565.38	208 49 925.85	203 29 565.38	233 40 874.49
(c) Retail Banking	1 92 72 156.72	185 96 056.92	166 74 582.30	192 72 156.72	166 74 582.30	171 24 987.20
(d) Other Banking Operations	2 21 249.39	2 07 582.88	1 94 929.89	2 21 249.39	1 94 929.89	2 07 169.41
(e) Unallocated Corporate Assets	10 22 528.83	9 84 880.31	9 28 948.13	10 22 528.83	9 28 948.13	9 50 657.26
<b>Total</b>	<b>6 45 47 762.18</b>	<b>6 23 77 917.62</b>	<b>5 86 85 382.40</b>	<b>6 45 47 762.18</b>	<b>5 86 85 382.40</b>	<b>6 28 11 353.24</b>
<b>Segment Liabilities</b>						
(a) Treasury Operations	2 16 56 321.60	198 93 439.59	192 76 155.07	216 56 321.60	192 76 155.07	198 87 580.39
(b) Corporate Banking	1 94 77 811.24	198 68 490.92	190 62 560.45	194 77 811.24	190 62 560.45	219 08 668.11
(c) Retail Banking	1 80 03 873.66	173 61 483.52	156 35 367.85	180 03 873.66	156 35 367.85	160 74 190.41
(d) Other Banking Operations	1 08 935.19	98 607.45	95 798.89	1 08 935.19	95 798.89	1 06 239.15
(e) Unallocated Corporate Liabilities	9 51 680.93	9 16 272.07	8 68 768.94	9 51 680.93	8 68 768.94	8 88 868.59
(f) Capital,Reserves and Surplus	43 49 139.56	42 39 624.07	37 46 731.20	43 49 139.56	37 46 731.20	39 45 806.59
<b>Total</b>	<b>6 45 47 762.18</b>	<b>6 23 77 917.62</b>	<b>5 86 85 382.40</b>	<b>6 45 47 762.18</b>	<b>5 86 85 382.40</b>	<b>6 28 11 353.24</b>
<b>VI.Capital Employed</b>						
<b>(Segment Assets - Segment Liabilities)</b>						
(a) Treasury Operations	15 25 579.79	14 14 620.55	12 81 201.63	15 25 579.79	12 81 201.63	13 00 084.49
(b) Corporate / Wholesale Banking	13 72 114.61	14 12 846.45	12 67 004.93	13 72 114.61	12 67 004.93	14 32 206.38
(c) Retail Banking	12 68 283.06	12 34 573.40	10 39 214.45	12 68 283.06	10 39 214.45	10 50 796.79
(d) Other Banking Operations	1 12 314.20	1 08 975.43	99 131.00	1 12 314.20	99 131.00	1 00 930.26
(e) Unallocated	70 847.90	68 608.24	60 179.19	70 847.90	60 179.19	61 788.67
<b>Total</b>	<b>43 49 139.56</b>	<b>42 39 624.07</b>	<b>37 46 731.20</b>	<b>43 49 139.56</b>	<b>37 46 731.20</b>	<b>39 45 806.59</b>
<b>Part B - Geographic Segments</b>						
<b>I. Revenue</b>						
(a) Domestic Operations	11 44 247.38	11 47 169.16	11 66 325.09	22 91 416.54	23 16 465.59	44 89 222.36
(b) Foreign Operations	7 122.16	8 090.98	8 011.92	15 213.14	17 519.89	32 725.42
<b>Total</b>	<b>11 51 369.54</b>	<b>11 55 260.14</b>	<b>11 74 337.01</b>	<b>23 06 629.68</b>	<b>23 33 985.48</b>	<b>45 21 947.78</b>
<b>II. Assets</b>						
(a) Domestic Operations	631 86 681.81	609 77 279.74	573 83 008.06	631 86 681.81	573 83 008.06	613 69 569.53
(b) Foreign Operations	13 61 080.37	14 00 637.88	13 02 374.34	13 61 080.37	13 02 374.34	14 41 783.71
<b>Total</b>	<b>6 45 47 762.18</b>	<b>6 23 77 917.62</b>	<b>5 86 85 382.40</b>	<b>6 45 47 762.18</b>	<b>5 86 85 382.40</b>	<b>6 28 11 353.24</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.

**Ashwani Kumar**  
Executive Director

**Imran Amin Siddiqui**  
Executive Director

**Shenoy Vishwanath V**  
Executive Director

**Shanti Lal Jain**  
Managing Director & CEO

Place : Chennai  
Date : 28.10.2021

