




**Reviewed Consolidated Segment Wise Results for the Quarter/ Nine Months ended December 31, 2021**


Particulars	Quarter Ended			Nine Month Ended		(Rs. In Crore)
	31.12.2021 (Reviewed)	30.09.2021 (Reviewed)	31.12.2020 (Reviewed)	31.12.2021 (Reviewed)	31.12.2020 (Reviewed)	Year Ended 31.03.2021 (Audited)
<b>Part A. Business Segments</b>						
<b>I. Segment Revenue</b>						
(a) Treasury Operations	3 420.59	3 280.69	3 114.67	10 232.06	10 280.22	13 573.27
(b) Corporate / Wholesale Banking	3 991.11	4 069.62	5 202.80	12 230.90	13 816.10	17 708.42
(c) Retail Banking	3 931.79	3 974.04	2 746.15	11 567.01	9 857.21	13 021.62
(d) Other Banking operations	302.33	189.35	254.24	682.15	704.19	916.17
<b>Total</b>	<b>11 645.82</b>	<b>11 513.70</b>	<b>11 317.86</b>	<b>34 712.12</b>	<b>34 657.72</b>	<b>45 219.48</b>
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00	0.00
<b>Income from operations</b>	<b>11 645.82</b>	<b>11 513.70</b>	<b>11 317.86</b>	<b>34 712.12</b>	<b>34 657.72</b>	<b>45 219.48</b>
<b>II. Segment Results- Profit before tax</b>						
(a) Treasury Operations	1 526.23	1 492.53	1 173.33	4 710.46	4 160.95	5 775.50
(b) Corporate / Wholesale Banking	838.25	863.90	1 034.69	2 595.44	2 479.09	2 843.03
(c) Retail Banking	825.68	843.76	583.68	2 450.51	1 767.47	2 084.26
(d) Other Banking Operations	116.80	86.72	69.03	272.45	228.07	288.61
<b>Total</b>	<b>3 306.96</b>	<b>3 286.91</b>	<b>2 860.73</b>	<b>10 028.86</b>	<b>8 635.58</b>	<b>10 991.40</b>
Add: (i) Other Un-allocable Income	28.45	30.04	9.15	122.96	89.96	134.86
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00	0.00
Less:(i) Minority Interest	1.05	0.50	0.56	2.03	1.23	1.43
(ii) Other Un-allocated Expenditure (Includes Provision & contingencies)	2 493.03	2 549.45	2 060.88	7 601.02	6 471.36	8 066.06
<b>III.Total Profit Before Tax</b>	<b>841.33</b>	<b>767.00</b>	<b>808.44</b>	<b>2 548.77</b>	<b>2 252.95</b>	<b>3 058.77</b>
Less : Provisions for taxation	109.75	( 359.11)	273.53	( 568.72)	829.18	( 90.38)
<b>IV.Profit after tax</b>	<b>731.58</b>	<b>1 126.11</b>	<b>534.91</b>	<b>3 117.49</b>	<b>1 423.77</b>	<b>3 149.15</b>
<b>V.Other Information</b>						
<b>Segment Assets</b>						
(a) Treasury Operations	2 39 121.40	2 31 819.01	2 05 940.88	2 39 121.40	2 05 940.88	2 11 876.65
(b) Corporate Banking	2 09 912.22	2 08 499.26	2 29 718.47	2 09 912.22	2 29 718.47	2 33 408.74
(c) Retail Banking	1 97 931.13	1 92 721.57	1 63 730.33	1 97 931.13	1 63 730.33	1 71 249.87
(d) Other Banking Operations	2 300.20	2 212.49	2 107.84	2 300.20	2 107.84	2 071.69
(e) Unallocated Corporate Assets	10 155.80	10 225.29	9 027.92	10 155.80	9 027.92	9 506.58
<b>Total</b>	<b>6 59 420.75</b>	<b>6 45 477.62</b>	<b>6 10 525.44</b>	<b>6 59 420.75</b>	<b>6 10 525.44</b>	<b>6 28 113.53</b>
<b>Segment Liabilities</b>						
(a) Treasury Operations	2 23 465.20	2 16 563.22	1 93 423.69	2 23 465.20	1 93 423.69	1 98 875.80
(b) Corporate Banking	1 96 168.45	1 94 778.11	2 15 756.06	1 96 168.45	2 15 756.06	2 19 086.68
(c) Retail Banking	1 84 971.81	1 80 038.74	1 53 778.72	1 84 971.81	1 53 778.72	1 60 741.90
(d) Other Banking Operations	1 135.46	1 089.35	1 099.10	1 135.46	1 099.10	1 062.39
(e) Unallocated Corporate Liabilities	9 455.06	9 516.81	8 453.33	9 455.06	8 453.33	8 888.69
(f) Capital,Reserves and Surplus	44 224.77	43 491.39	38 014.54	44 224.77	38 014.54	39 458.07
<b>Total</b>	<b>6 59 420.75</b>	<b>6 45 477.62</b>	<b>6 10 525.44</b>	<b>6 59 420.75</b>	<b>6 10 525.44</b>	<b>6 28 113.53</b>
<b>VI.Capital Employed</b>						
<b>(Segment Assets - Segment Liabilities)</b>						
(a) Treasury Operations	15 656.20	15 255.79	12 517.19	15 656.20	12 517.19	13 000.85
(b) Corporate / Wholesale Banking	13 743.77	13 721.15	13 962.41	13 743.77	13 962.41	14 322.06
(c) Retail Banking	12 959.32	12 682.83	9 951.61	12 959.32	9 951.61	10 507.97
(d) Other Banking Operations	1 164.74	1 123.14	1 008.74	1 164.74	1 008.74	1 009.30
(e) Unallocated	700.74	708.48	574.59	700.74	574.59	617.89
<b>Total</b>	<b>44 224.77</b>	<b>43 491.39</b>	<b>38 014.54</b>	<b>44 224.77</b>	<b>38 014.54</b>	<b>39 458.07</b>
<b>Part B - Geographic Segments</b>						
<b>I. Revenue</b>						
(a) Domestic Operations	11 571.13	11 442.48	11 241.50	34 485.30	34 406.16	44 892.23
(b) Foreign Operations	74.69	71.22	76.36	226.82	251.56	327.25
<b>Total</b>	<b>11 645.82</b>	<b>11 513.70</b>	<b>11 317.86</b>	<b>34 712.12</b>	<b>34 657.72</b>	<b>45 219.48</b>
<b>II. Assets</b>						
(a) Domestic Operations	6 41 632.07	6 31 866.82	5 96 589.13	6 41 632.07	5 96 589.13	6 13 695.69
(b) Foreign Operations	17 788.68	13 610.80	13 936.31	17 788.68	13 936.31	14 417.84
<b>Total</b>	<b>6 59 420.75</b>	<b>6 45 477.62</b>	<b>6 10 525.44</b>	<b>6 59 420.75</b>	<b>6 10 525.44</b>	<b>6 28 113.53</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

  
**Sheroj Vishwanath V**  
 Executive Director

  
**Shanti Lal Jain**  
 Managing Director & CEO

Place : Chennai  
 Date : 07.02.2022

