

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

(Rs in Crores)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2021 (Reviewed)	30.09.2021 (Reviewed)	31.12.2020 (Reviewed)	31.12.2021 (Reviewed)	31.12.2020 (Reviewed)	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	138.31	116.07	104.24	336.53	317.34	452.66
<b>Total</b>	<b>11 481.80</b>	<b>11 440.42</b>	<b>11 167.86</b>	<b>34 366.50</b>	<b>34 270.87</b>	<b>44 755.97</b>
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00	0.00
<b>Income from operations</b>	<b>11 481.80</b>	<b>11 440.42</b>	<b>11 167.86</b>	<b>34 366.50</b>	<b>34 270.87</b>	<b>44 755.97</b>
<b>II. Segment Results- Profit before tax</b>						
(a) Treasury Operations	1 526.22	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	825.67	843.76	583.68	2 450.50	1 767.47	2 084.76
(d) Other Banking Operations	97.82	75.31	53.81	222.92	173.48	263.79
<b>Total</b>	<b>3 287.96</b>	<b>3 275.50</b>	<b>2 845.51</b>	<b>9 979.32</b>	<b>8 580.99</b>	<b>10 966.58</b>
Add : (i) Other Un-allocable Income	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00	0.00
Less : Other Un-allocated Expenditure (includes Provision & contingencies)	2 493.05	2 547.15	2 060.87	7 598.78	6 471.29	8 061.00
<b>III.Total Profit Before Tax</b>	<b>794.91</b>	<b>728.35</b>	<b>784.64</b>	<b>2 380.54</b>	<b>2 109.70</b>	<b>2 905.58</b>
Less : Provisions for taxation	105.18	( 360.83)	270.35	( 580.03)	813.87	( 99.10)
<b>IV.Profit after tax</b>	<b>689.73</b>	<b>1 089.18</b>	<b>514.29</b>	<b>2 960.57</b>	<b>1 295.83</b>	<b>3 004.68</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	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	10 117.49	10 187.22	9 000.38	10 117.49	9 000.38	9 469.75
<b>Total</b>	<b>6 57 082.24</b>	<b>6 43 227.06</b>	<b>6 08 390.06</b>	<b>6 57 082.24</b>	<b>6 08 390.06</b>	<b>6 26 005.01</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	0.00	0.00	0.00	0.00	0.00	0.00
(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	43 021.72	42 330.18	36 978.26	43 021.72	36 978.26	38 411.94
<b>Total</b>	<b>6 57 082.24</b>	<b>6 43 227.06</b>	<b>6 08 390.06</b>	<b>6 57 082.24</b>	<b>6 08 390.06</b>	<b>6 26 005.01</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	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated	662.43	670.41	547.05	662.43	547.05	581.06
<b>Total</b>	<b>43 021.72</b>	<b>42 330.18</b>	<b>36 978.26</b>	<b>43 021.72</b>	<b>36 978.26</b>	<b>38 411.94</b>
<b>Part B - Geographic Segments</b>						
<b>I. Revenue</b>						
a) Domestic Operations	11 407.11	11 369.20	11 091.50	34 139.68	34 019.31	44 428.72
b) Foreign Operations	74.69	71.22	76.36	226.82	251.56	327.25
<b>Total</b>	<b>11 481.80</b>	<b>11 440.42</b>	<b>11 167.86</b>	<b>34 366.50</b>	<b>34 270.87</b>	<b>44 755.97</b>
<b>II. Assets</b>						
a) Domestic Operations	6 39 293.56	6 29 616.26	5 94 453.75	6 39 293.56	5 94 453.75	6 11 587.18
b) Foreign Operations	17 788.68	13 610.80	13 936.31	17 788.68	13 936.31	14 417.83
<b>Total</b>	<b>6 57 082.24</b>	<b>6 43 227.06</b>	<b>6 08 390.06</b>	<b>6 57 082.24</b>	<b>6 08 390.06</b>	<b>6 26 005.01</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 : 07.02.2022

