

Audited Consolidated Segment Wise Results for the Quarter/ Year ended March 31, 2022

(Rs In Crore)

Particulars	Quarter Ended			Year Ended	
	31.03.2022 (Audited)	31.12.2021 (Reviewed)	31.03.2021 (Audited)	31.03.2022 (Audited)	31.03.2021 (Audited)
Part A. Business Segments					
I. Segment Revenue					
(a) Treasury Operations	3,535.20	3,420.59	3,293.05	13,767.26	13,573.27
(b) Corporate / Wholesale Banking	3,851.50	3,991.11	3,892.32	16,082.40	17,708.42
(c) Retail Banking	3,848.11	3,931.79	3,164.41	15,415.12	13,021.62
(d) Other Banking operations	321.21	302.33	211.99	1,003.37	916.17
Total	11,556.02	11,645.82	10,561.77	46,268.15	45,219.48
Less : Inter segment Revenue	-	-	-	-	-
Income from operations	11,556.02	11,645.82	10,561.77	46,268.15	45,219.48
II. Segment Results- Profit before tax					
(a) Treasury Operations	1,645.21	1,526.22	1,614.55	6,355.67	5,775.50
(b) Corporate / Wholesale Banking	483.85	838.25	363.94	3,079.29	2,843.03
(c) Retail Banking	488.28	825.67	316.79	2,938.78	2,084.26
(d) Other Banking Operations	139.15	116.82	60.54	411.62	288.61
Total	2,756.49	3,306.96	2,355.82	12,785.36	10,991.40
Add: (i) Other Un-allocable Income	27.34	28.45	44.90	150.30	134.86
(ii) Exceptional item	-	-	-	-	-
Less:(i) Minority Interest	0.35	1.05	0.21	2.38	1.43
(ii) Other Un-allocated Expenditure (includes Provision & contingencies)	1,921.47	2,493.03	1,594.70	9,522.49	8,066.06
III.Total Profit Before Tax	862.01	841.33	805.81	3,410.79	3,058.77
Less : Provisions for taxation	(162.30)	109.75	(919.56)	(731.02)	(90.38)
IV.Profit after tax	1,024.31	731.58	1,725.37	4,141.81	3,149.15
V.Other Information					
Segment Assets					
(a) Treasury Operations	2,40,001.83	2,32,111.63	2,09,281.25	2,40,001.83	2,09,281.25
(b) Corporate Banking	2,15,377.81	2,09,958.10	2,33,418.56	2,15,377.81	2,33,418.56
(c) Retail Banking	2,06,008.16	1,97,974.56	1,71,257.10	2,06,008.16	1,71,257.10
(d) Other Banking Operations	2,382.36	2,300.20	2,071.68	2,382.36	2,071.68
(e) Unallocated Corporate Assets	10,326.27	10,155.80	9,506.58	10,326.27	9,506.58
Total	6,74,096.43	6,52,500.29	6,25,535.17	6,74,096.43	6,25,535.17
Segment Liabilities					
(a) Treasury Operations	2,24,383.64	2,16,752.62	1,96,386.55	2,24,383.64	1,96,386.55
(b) Corporate Banking	2,01,362.03	1,96,065.01	2,19,036.66	2,01,362.03	2,19,036.66
(c) Retail Banking	1,92,602.11	1,84,874.42	1,60,705.23	1,92,602.11	1,60,705.23
(d) Other Banking Operations	1,185.25	1,135.46	1,059.97	1,185.25	1,059.97
(e) Unallocated Corporate Liabilities	9,611.47	9,448.01	8,888.69	9,611.47	8,888.69
(f) Capital,Reserves and Surplus	44,951.93	44,224.77	39,458.07	44,951.93	39,458.07
Total	6,74,096.43	6,52,500.29	6,25,535.17	6,74,096.43	6,25,535.17
VI.Capital Employed					
(Segment Assets - Segment Liabilities)					
(a) Treasury Operations	15,618.19	15,359.01	12,894.70	15,618.19	12,894.70
(b) Corporate / Wholesale Banking	14,015.78	13,893.09	14,381.90	14,015.78	14,381.90
(c) Retail Banking	13,406.05	13,100.14	10,551.87	13,406.05	10,551.87
(d) Other Banking Operations	1,197.11	1,164.74	1,011.71	1,197.11	1,011.71
(e) Unallocated	714.80	707.79	617.89	714.80	617.89
Total	44,951.93	44,224.77	39,458.07	44,951.93	39,458.07
Part B - Geographic Segments					
I. Revenue					
(a) Domestic Operations	11,475.15	11,571.13	10,486.08	45,960.46	44,892.23
(b) Foreign Operations	80.87	74.69	75.69	307.69	327.25
Total	11,556.02	11,645.82	10,561.77	46,268.15	45,219.48
II. Assets					
(a) Domestic Operations	6,52,421.69	6,34,711.61	6,11,117.34	6,52,421.69	6,11,117.34
(b) Foreign Operations	21,674.74	17,788.68	14,417.83	21,674.74	14,417.83
Total	6,74,096.43	6,52,500.29	6,25,535.17	6,74,096.43	6,25,535.17

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.

Ashwari Kumar
Executive Director

Imran Amin Siddiqui
Executive Director

S L Jain
Managing Director & CEO

Place : Chennai
Date : 11.05.2022

