


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

(Rs in Crores)

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)
<b>Part A - Business Segments</b>					
<b>I. Segment Revenue</b>					
(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	170.36	138.31	135.32	506.89	452.66
<b>Total</b>	<b>11 405.17</b>	<b>11 481.80</b>	<b>10 485.10</b>	<b>45 771.67</b>	<b>44 755.97</b>
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00
<b>Income from operations</b>	<b>11 405.17</b>	<b>11 481.80</b>	<b>10 485.10</b>	<b>45 771.67</b>	<b>44 755.97</b>
<b>II. Segment Results- Profit before tax</b>					
(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	120.24	97.82	90.31	343.16	263.79
<b>Total</b>	<b>2 737.58</b>	<b>3 287.96</b>	<b>2 385.59</b>	<b>12 716.90</b>	<b>10 966.58</b>
Add : (i) Other Un-allocable Income	0.00	0.00	0.00	0.00	0.00
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00
Less : Other Un-allocated Expenditure (includes Provision & contingencies)	1 913.89	2 493.05	1 589.71	9 512.67	8 061.00
<b>III.Total Profit Before Tax</b>	<b>823.69</b>	<b>794.91</b>	<b>795.88</b>	<b>3 204.23</b>	<b>2 905.58</b>
Less : Provisions for taxation	( 160.56)	105.18	( 912.97)	( 740.59)	( 99.10)
<b>IV.Profit after tax</b>	<b>984.25</b>	<b>689.73</b>	<b>1 708.85</b>	<b>3 944.82</b>	<b>3 004.68</b>
<b>V.Other Information</b>					
<b>Segment Assets</b>					
(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	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	10 280.25	10 117.49	9 469.75	10 280.25	9 469.75
<b>Total</b>	<b>6 71 668.05</b>	<b>6 50 161.78</b>	<b>6 23 426.66</b>	<b>6 71 668.05</b>	<b>6 23 426.66</b>
<b>Segment Liabilities</b>					
(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	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Liabilities	9 611.47	9 448.01	8 886.28	9 611.47	8 886.28
(f) Capital,Reserves and Surplus	43 708.80	43 021.72	38 411.94	43 708.80	38 411.94
<b>Total</b>	<b>6 71 668.05</b>	<b>6 50 161.78</b>	<b>6 23 426.66</b>	<b>6 71 668.05</b>	<b>6 23 426.66</b>
<b>VI.Capital Employed (Segment Assets - Segment Liabilities)</b>					
(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	0.00	0.00	0.00	0.00	0.00
(e) Unallocated	668.78	669.48	583.47	668.78	583.47
<b>Total</b>	<b>43 708.80</b>	<b>43 021.72</b>	<b>38 411.94</b>	<b>43 708.80</b>	<b>38 411.94</b>
<b>Part B - Geographic Segments</b>					
<b>I. Revenue</b>					
a) Domestic Operations	11 324.30	11 407.11	10 409.41	45 463.98	44 428.72
b) Foreign Operations	80.87	74.69	75.69	307.69	327.25
<b>Total</b>	<b>11 405.17</b>	<b>11 481.80</b>	<b>10 485.10</b>	<b>45 771.67</b>	<b>44 755.97</b>
<b>II. Assets</b>					
a) Domestic Operations	6 49 993.31	6 32 373.10	6 09 008.83	6 49 993.31	6 09 008.83
b) Foreign Operations	21 674.74	17 788.68	14 417.83	21 674.74	14 417.83
<b>Total</b>	<b>6 71 668.05</b>	<b>6 50 161.78</b>	<b>6 23 426.66</b>	<b>6 71 668.05</b>	<b>6 23 426.66</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

  
S L Jain  
Managing Director & CEO

Place : Chennai  
Date : 11.05.2022

