

Reviewed Consolidated Segment Wise Results for the Quarter ended June 30, 2022

Particulars	Quarter Ended			(Rs. in Crore)
	30.06.2022 (Reviewed)	31.03.2022 (Audited)	30.06.2021 (Reviewed)	Year Ended 31.03.2022 (Audited)
Part A. Business Segments				
I. Segment Revenue				
(a) Treasury Operations	3 235.43	3 535.20	3 545.96	13 767.26
(b) Corporate / Wholesale Banking	4 188.59	3 851.50	4 162.09	16 082.40
(c) Retail Banking	4 221.23	3 848.11	3 654.08	15 415.12
(d) Other Banking operations	252.28	321.21	190.47	1 003.37
Total	11,897.53	11,556.02	11,552.60	46,268.15
Less : Inter segment Revenue	0.00	0.00	0.00	0.00
Income from operations	11,897.53	11,556.02	11,552.60	46,268.15
II. Segment Results- Profit before tax				
(a) Treasury Operations	1 419.74	1 645.21	1 706.88	6 355.67
(b) Corporate / Wholesale Banking	1 038.38	483.85	885.22	3 079.29
(c) Retail Banking	1 037.10	488.28	773.97	2 938.78
(d) Other Banking Operations	80.09	139.15	68.92	411.62
Total	3,575.31	2,756.49	3,434.99	12,785.36
Add: (i) Other Un-allocable Income	94.64	27.34	64.48	150.30
(ii) Exceptional item	0.00	0.00	0.00	0.00
Less: (i) Minority Interest	(0.23)	0.35	0.48	2.38
(ii) Other Un-allocated Expenditure (includes Provision & contingencies)	2 219.72	1 921.47	2 558.54	9 522.49
III. Total Profit Before Tax	1,450.46	862.01	940.45	3,410.79
Less : Provisions for taxation	139.38	(162.30)	(319.36)	(731.02)
IV. Profit after tax	1,311.08	1,024.31	1,259.81	4,141.81
V. Other Information				
Segment Assets				
(a) Treasury Operations	2 22 572.85	2 40 001.83	2 09 626.03	2 40 001.83
(b) Corporate Banking	2 15 223.07	2 15 377.81	2 13 723.28	2 15 377.81
(c) Retail Banking	2 16 105.01	2 06 008.16	1 86 761.01	2 06 008.16
(d) Other Banking Operations	2 272.98	2 382.36	2 075.82	2 382.36
(e) Unallocated Corporate Assets	10 199.73	10 326.27	9 848.81	10 326.27
Total	6,66,373.64	6,74,096.43	6,22,034.95	6,74,096.43
Segment Liabilities				
(a) Treasury Operations	2 07 514.24	2 24 383.64	1 95 670.01	2 24 383.64
(b) Corporate Banking	2 00 661.72	2 01 362.03	1 99 494.49	2 01 362.03
(c) Retail Banking	2 01 483.99	1 92 602.11	1 74 327.25	1 92 602.11
(d) Other Banking Operations	984.08	1 185.25	986.07	1 185.25
(e) Unallocated Corporate Liabilities	9 470.75	9 611.47	9 160.89	9 611.47
(f) Capital, Reserves and Surplus	46 258.86	44 951.93	42 396.24	44 951.93
Total	6,66,373.64	6,74,096.43	6,22,034.95	6,74,096.43
VI. Capital Employed				
(Segment Assets - Segment Liabilities)				
(a) Treasury Operations	15 058.61	15 618.19	13 956.02	15 618.19
(b) Corporate / Wholesale Banking	14 561.35	14 015.78	14 228.79	14 015.78
(c) Retail Banking	14 621.02	13 406.05	12 433.76	13 406.05
(d) Other Banking Operations	1 288.90	1 197.11	1 089.75	1 197.11
(e) Unallocated	728.98	714.80	687.92	714.80
Total	46,258.86	44,951.93	42,396.24	44,951.93
Part B - Geographic Segments				
I. Revenue				
(a) Domestic Operations	11 790.13	11 475.15	11 471.69	45 960.46
(b) Foreign Operations	107.40	80.87	80.91	307.69
Total	11,897.53	11,556.02	11,552.60	46,268.15
II. Assets				
(a) Domestic Operations	6 38 645.50	6 52 421.69	6 08 028.57	6 52 421.69
(b) Foreign Operations	27 728.14	21 674.74	14 006.38	21 674.74
Total	6,66,373.64	6,74,096.43	6,22,034.95	6,74,096.43

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


E. Jain
Managing Director & CEO

Place : Chennai
Date : 30.07.2022

