

Particulars	Quarter Ended			Nine months Ended		Year Ended
	31.12.2019 (Un-Audited)	30.09.2019 (Un-Audited)	31.12.2018 (Un-Audited)	31.12.2019 (Un-Audited)	31.12.2018 (Un-Audited)	31.03.2019 (Audited)
Part A. Business Segments						
I. Segment Revenue						
STANDALONE						
(a) Treasury Operations	1 66 509.96	1 57 290.08	1 34 048.20	4 74 129.41	4 03 379.49	5 43 937.15
(b) Corporate / Wholesale Banking	1 99 839.46	2 04 036.51	1 85 866.49	6 02 136.23	5 53 150.79	7 33 463.30
(c) Retail Banking	2 45 527.30	2 41 229.18	2 02 265.73	7 16 386.03	5 81 433.93	8 08 758.50
(d) Other Banking operations	9 120.23	1 976.49	4 729.91	16 089.50	14 675.59	20 227.40
Total	6 20 996.95	6 04 532.26	5 26 910.33	18 08 741.17	15 52 639.80	21 06 386.35
Less : Inter segment Revenue						
Income from operations	6 20 996.95	6 04 532.26	5 26 910.33	18 08 741.17	15 52 639.80	21 06 386.35
II. Segment Results- Profit before tax						
(a) Treasury Operations	57 194.87	48 648.46	36 383.28	1 56 604.72	1 04 886.87	1 55 229.19
(b) Corporate / Wholesale Banking	44 295.31	45 919.53	37 155.75	1 29 669.97	1 23 448.62	1 55 219.92
(c) Retail Banking	53 085.01	55 256.29	37 792.68	1 51 944.56	1 24 435.03	1 62 737.62
(d) Other Banking Operations	7 739.86	553.00	3 329.51	11 893.89	10 367.09	14 490.99
Total	1 62 315.05	1 50 377.28	1 14 661.22	4 50 113.14	3 63 137.61	4 87 677.72
Add : (i) Other Un-allocable Income	29 565.36	0.00	0.00	29 565.36	383.89	383.89
(ii) Exceptional Item						
Less : (i) Minority Interest						
(ii) Other Un-allocated Expenditure	1 52 926.91	91 136.95	92 367.56	3 23 545.51	2 95 757.33	4 59 640.20
III. Total Profit Before Tax	38 953.50	59 240.33	22 293.66	1 56 132.98	67 764.17	28 421.41
Less : Provisions for taxation	14 237.25	23 384.21	7 067.01	59 023.62	16 591.71	- 3 773.80
IV. Profit after tax	24 716.25	35 856.12	15 226.65	97 109.36	51 172.46	32 195.21
V. Other Information						
Segment Assets						
(a) Treasury Operations	90 88 644.56	88 50 152.10	73 39 102.97	90 88 644.56	73 39 102.97	76 75 290.97
(b) Corporate Banking	96 66 083.29	98 69 424.74	92 62 976.75	96 66 083.29	92 62 976.75	95 30 206.92
(c) Retail Banking	1 15 37 344.32	113 43 829.30	99 46 088.32	1 15 37 344.32	99 46 088.32	109 94 491.09
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	- 2 81 048.83	- 2 97 191.28	- 1 62 886.42	- 2 81 048.83	- 1 62 886.42	- 1 93 461.61
Total	3 00 11 023.34	2 97 66 214.86	2 63 85 281.62	3 00 11 023.34	2 63 85 281.62	2 80 06 527.37
Segment Liabilities						
(a) Treasury Operations	79 18 599.11	76 01 611.46	67 11 110.90	79 18 599.11	67 11 110.90	68 16 537.04
(b) Corporate Banking	88 76 487.67	91 26 164.64	84 44 663.25	88 76 487.67	84 44 663.25	88 08 496.05
(c) Retail Banking	1 06 33 095.69	105 04 800.73	90 83 307.28	1 06 33 095.69	90 83 307.28	101 79 648.55
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Liabilities	2 60 421.59	2 39 201.38	2 42 937.48	2 60 421.59	2 42 937.48	2 62 976.56
(f) Capital, Reserves and Surplus	23 22 419.28	22 94 436.65	19 03 262.71	23 22 419.28	19 03 262.71	19 38 869.17
Total	3 00 11 023.34	2 97 66 214.86	2 63 85 281.62	3 00 11 023.34	2 63 85 281.62	2 80 06 527.37
VI. Capital Employed						
(Segment Assets - Segment Liabilities)						
(a) Treasury Operations	11 70 045.45	12 48 540.64	6 27 992.07	11 70 045.45	6 27 992.07	8 58 753.93
(b) Corporate / Wholesale Banking	7 89 595.62	7 43 260.10	8 18 313.50	7 89 595.62	8 18 313.50	7 21 710.87
(c) Retail Banking	9 04 248.63	8 39 028.57	8 62 781.04	9 04 248.63	8 62 781.04	8 14 842.54
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated	- 5 41 470.42	- 5 36 392.66	- 4 05 823.90	- 5 41 470.42	- 4 05 823.90	- 4 56 438.17
Total	23 22 419.28	22 94 436.65	19 03 262.71	23 22 419.28	19 03 262.71	19 38 869.17
Part B - Geographic Segments						
I. Revenue						
a) Domestic Operations	6 40 040.98	5 92 915.73	5 13 661.05	18 04 505.26	15 21 581.16	20 64 051.05
b) Foreign Operations	10 521.33	11 616.53	13 249.28	33 801.27	31 442.53	42 719.19
Total	6 50 562.31	6 04 532.26	5 26 910.33	18 38 306.53	15 53 023.69	21 06 770.24
II. Assets						
a) Domestic Operations	2 88 32 200.49	288 69 082.84	253 78 948.50	2 88 32 200.49	253 78 948.50	269 46 445.08
b) Foreign Operations	11 78 822.85	8 97 132.02	10 06 333.12	11 78 822.85	10 06 333.12	10 60 082.29
Total	3 00 11 023.34	2 97 66 214.86	2 63 85 281.62	3 00 11 023.34	2 63 85 281.62	2 80 06 527.37

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.

Place : Chennai
Date : 24.01.2020

Sd/-
Shenoy Vishwanath V
Executive Director

Sd/-
M K Bhattacharya
Executive Director

Sd/-
Padmaja Chunduru
Managing Director & CEO



Particulars	Quarter Ended			Nine months Ended		Year Ended
	31.12.2019 (Un-Audited)	30.09.2019 (Un-Audited)	31.12.2018 (Un-Audited)	31.12.2019 (Un-Audited)	31.12.2018 (Un-Audited)	31.03.2019 (Audited)
Part A. Business Segments	CONSOLIDATED					
I. Segment Revenue						
(a) Treasury Operations	1 66 509.96	1 57 290.08	1 34 048.20	4 74 129.41	4 03 379.49	5 43 937.15
(b) Corporate / Wholesale Banking	1 99 839.46	2 04 036.51	1 85 866.49	6 02 136.23	5 53 150.79	7 33 463.30
(c) Retail Banking	2 45 527.30	2 41 229.18	2 02 265.73	7 16 386.03	5 81 433.93	8 08 758.50
(d) Other Banking operations	9 120.23	1 976.49	4 729.91	16 089.50	14 675.59	20 227.40
Total	6 20 996.95	6 04 532.26	5 26 910.33	18 08 741.17	15 52 639.80	21 06 386.35
Less : Inter segment Revenue						
Income from operations	6 20 996.95	6 04 532.26	5 26 910.33	18 08 741.17	15 52 639.80	21 06 386.35
II. Segment Results- Profit before tax						
(a) Treasury Operations	57 194.87	48 648.46	36 383.28	1 56 604.72	1 04 886.87	1 55 229.19
(b) Corporate / Wholesale Banking	44 295.31	45 919.53	37 155.75	1 29 669.97	1 23 448.62	1 55 219.92
(c) Retail Banking	53 085.01	55 256.29	37 792.68	1 51 944.56	1 24 435.03	1 62 737.62
(d) Other Banking Operations	7 739.86	553.00	3 329.51	11 893.89	10 367.09	14 490.99
Add : (i) Other Un-allocable Income	33 784.68	8 583.00	5 888.18	45 525.38	10 579.35	6 942.40
(ii) Exceptional item						
Less : (i) Minority Interest	28.97	7.85	15.23	68.87	51.90	59.12
(ii) Other Un-allocated Expenditure	1 52 728.56	91 300.20	96 268.09	3 23 671.16	300075.61	4 60 326.07
III. Total Profit Before Tax	43 342.20	67 652.23	24 266.08	1 71 898.49	73 589.45	34 234.93
Less : Provisions for taxation	14 238.84	23 379.88	7 069.79	59 045.00	16 591.66	- 3 777.82
IV. Profit after tax	29 103.36	44 272.35	17 196.29	1 12 853.49	56 997.79	38 012.75
V. Other Information						
Segment Assets						
(a) Treasury Operations	90 88 644.56	88 50 152.10	73 39 102.97	90 88 644.56	73 39 102.97	76 75 290.97
(b) Corporate Banking	96 66 083.29	98 69 424.74	92 62 976.75	96 66 083.29	92 62 976.75	95 30 206.92
(c) Retail Banking	1 15 37 344.32	113 43 829.30	99 46 088.32	1 15 37 344.32	99 46 088.32	1 09 94 491.09
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	- 2 11 416.73	- 2 31 706.48	- 1 30 801.32	- 2 11 416.73	- 1 30 801.32	- 1 61 160.50
Total	3 00 80 655.44	2 98 31 699.66	2 64 17 366.72	3 00 80 655.44	2 64 17 366.72	2 80 38 828.48
Segment Liabilities						
(a) Treasury Operations	79 18 599.11	76 01 611.46	67 11 110.90	79 18 599.11	67 11 110.90	68 16 537.04
(b) Corporate Banking	88 76 487.67	91 26 164.64	84 44 663.25	88 76 487.67	84 44 663.25	88 08 496.05
(c) Retail Banking	1 06 33 095.69	105 04 800.73	90 83 307.28	1 06 33 095.69	90 83 307.28	1 01 79 648.55
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Liabilities	2 59 705.97	2 38 723.86	2 42 474.42	2 59 705.97	2 42 474.42	2 62 600.67
(f) Capital, Reserves and Surplus	23 92 767.00	23 60 398.97	19 35 810.87	23 92 767.00	19 35 810.87	19 71 546.17
Total	3 00 80 655.44	2 98 31 699.66	2 64 17 366.72	3 00 80 655.44	2 64 17 366.72	2 80 38 828.48
VI. Capital Employed						
(Segment Assets - Segment Liabilities)						
(a) Treasury Operations	11 70 045.45	12 48 540.64	6 27 992.07	11 70 045.45	6 27 992.07	8 58 753.93
(b) Corporate / Wholesale Banking	7 89 595.62	7 43 260.10	8 18 313.50	7 89 595.62	8 18 313.50	7 21 710.87
(c) Retail Banking	9 04 248.63	8 39 028.57	8 62 781.04	9 04 248.63	8 62 781.04	8 14 842.54
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	32 301.11
(e) Unallocated	- 4 71 122.70	- 4 70 430.34	- 3 73 275.74	- 4 71 122.70	- 3 73 275.74	- 4 56 062.28
Total	23 92 767.00	23 60 398.97	19 35 810.87	23 92 767.00	19 35 810.87	19 71 546.17
Part B - Geographic Segments						
I. Revenue						
a) Domestic Operations	6 39 924.80	5 93 097.17	5 13 725.22	18 04 842.78	15 22 031.56	20 64 630.49
b) Foreign Operations	10 521.33	11 616.53	13 249.28	33 801.27	31 442.53	42 719.19
Total	6 50 446.13	6 04 713.70	5 26 974.50	18 38 644.05	15 53 474.09	21 07 349.68
II. Assets						
a) Domestic Operations	2 89 01 832.59	289 34 567.64	254 11 033.60	2 89 01 832.59	2 54 11 033.60	2 69 78 746.19
b) Foreign Operations	11 78 822.85	8 97 132.02	10 06 333.12	11 78 822.85	10 06 333.12	10 60 082.29
Total	3 00 80 655.44	2 98 31 699.66	2 64 17 366.72	3 00 80 655.44	2 64 17 366.72	2 80 38 828.48

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.

Place : Chennai
Date : 24.01.2020

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Executive Director

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