

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2019 (Unaudited)	30.06.2019 (Unaudited)	30.09.2018 (Unaudited)	30.09.2019 (Unaudited)	30.09.2018 (Unaudited)	31.03.2019 (Audited)
STANDALONE						
Part A. Business Segments						
I. Segment Revenue						
(a) Treasury Operations	1 57 290.08	1 50 329.37	1 33 700.08	3 07 619.45	2 69 331.29	5 43 937.15
(b) Corporate / Wholesale Banking	2 04 036.51	1 98 260.26	1 78 252.26	4 02 296.77	3 67 284.30	7 33 463.30
(c) Retail Banking	2 41 229.18	2 29 629.55	1 95 475.00	4 70 858.73	3 79 168.20	8 08 758.50
(d) Other Banking operations	1 976.49	4 992.78	5 489.36	6 969.27	10 329.57	20 611.29
Total	6 04 532.26	5 83 211.96	5 12 916.70	11 87 744.22	10 26 113.36	21 06 770.24
Less : Inter segment Revenue						
Income from operations	6 04 532.26	5 83 211.96	5 12 916.70	11 87 744.22	10 26 113.36	21 06 770.24
II. Segment Results- Profit before tax						
(a) Treasury Operations	48 648.46	50 761.39	35 393.74	99 409.85	68 503.59	1 55 229.19
(b) Corporate / Wholesale Banking	45 919.53	39 455.13	38 554.30	85 374.66	86 292.87	1 55 219.92
(c) Retail Banking	55 256.29	43 603.26	41 337.86	98 859.55	86 642.35	1 62 737.62
(d) Other Banking Operations	553.00	3 601.03	3 818.73	4 154.03	7 421.47	14 874.88
Total	1 50 377.28	1 37 420.81	1 19 104.63	2 87 798.09	2 48 860.28	4 88 061.61
Add : (i) Other Un-allocable Income						
(ii) Exceptional item						
Less : (i) Minority Interest						
(ii) Other Un-allocated Expenditure	91 136.95	79 481.65	1 00 433.62	1 70 618.60	2 03 389.77	4 59 640.20
III. Total Profit Before Tax	59 240.33	57 939.16	18 671.01	1 17 179.49	45 470.51	28 421.41
Less : Provisions for taxation	23 384.21	21 402.16	3 656.58	44 786.37	9 524.70	- 3 773.80
IV. Profit after tax	35 856.12	36 537.00	15 014.43	72 393.12	35 945.81	32 195.21
V. Other Information						
Segment Assets						
(a) Treasury Operations	88 50 152.10	81 79 919.90	76 07 607.32	88 50 152.10	76 07 607.32	76 75 290.97
(b) Corporate Banking	98 69 424.74	94 97 165.90	93 23 022.35	98 69 424.74	93 23 022.35	95 30 206.92
(c) Retail Banking	1 13 43 829.30	107 36 282.00	93 77 937.25	1 13 43 829.30	93 77 937.25	1 09 94 491.09
(d) Other Banking Operations						
(e) Unallocated Corporate Assets	- 2 97 191.28	- 2 21 794.96	- 1 44 332.97	- 2 97 191.28	- 1 44 332.97	- 1 93 461.61
Total	2 97 66 214.86	2 81 91 572.84	2 61 64 233.95	2 97 66 214.86	2 61 64 233.95	2 80 06 527.37
Segment Liabilities						
(a) Treasury Operations	76 01 611.46	68 87 073.94	69 52 390.89	76 01 611.46	69 52 390.89	68 16 537.04
(b) Corporate Banking	91 26 164.64	89 13 695.22	85 09 828.29	91 26 164.64	85 09 828.29	88 08 496.05
(c) Retail Banking	1 05 04 800.73	101 19 438.58	85 66 761.73	1 05 04 800.73	85 66 761.73	1 01 79 648.55
(d) Other Banking Operations						
(e) Unallocated Corporate Liabilities	2 39 201.38	2 67 252.75	2 48 055.96	2 39 201.38	2 48 055.96	2 62 976.56
(f) Capital, Reserves and Surplus	22 94 436.65	20 04 112.35	18 87 197.08	22 94 436.65	18 87 197.08	19 38 869.17
Total	2 97 66 214.86	2 81 91 572.84	2 61 64 233.95	2 97 66 214.86	2 61 64 233.95	2 80 06 527.37
VI. Capital Employed						
(Segment Assets - Segment Liabilities)						
(a) Treasury Operations	12 48 540.64	12 92 845.96	6 55 216.43	12 48 540.64	6 55 216.43	8 58 753.93
(b) Corporate / Wholesale Banking	7 43 260.10	5 83 470.68	8 13 194.06	7 43 260.10	8 13 194.06	7 21 710.87
(c) Retail Banking	8 39 028.57	6 16 843.42	8 11 175.52	8 39 028.57	8 11 175.52	8 14 842.54
(d) Other Banking Operations						
(e) Unallocated	- 5 36 392.66	- 4 89 047.71	- 3 92 388.93	- 5 36 392.66	- 3 92 388.93	- 4 56 438.17
Total	22 94 436.65	20 04 112.35	18 87 197.08	22 94 436.65	18 87 197.08	19 38 869.17
Part B - Geographic Segments						
I. Revenue						
a) Domestic Operations	5 92 915.73	5 71 548.55	5 03 388.90	11 64 464.28	10 07 920.11	20 64 051.05
b) Foreign Operations	11 616.53	11 663.41	9 527.80	23 279.94	18 193.25	42 719.19
Total	6 04 532.26	5 83 211.96	5 12 916.70	11 87 744.22	10 26 113.36	21 06 770.24
II. Assets						
a) Domestic Operations	2 88 69 082.84	270 97 889.32	251 89 158.39	2 88 69 082.84	2 51 89 158.39	2 69 46 445.08
b) Foreign Operations	8 97 132.02	10 93 683.52	9 75 075.56	8 97 132.02	9 75 075.56	10 60 082.29
Total	2 97 66 214.86	2 81 91 572.84	2 61 64 233.95	2 97 66 214.86	2 61 64 233.95	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 : 23.10.2019

Sd-
Shenoy Vishwanath V
Executive Director

Sd-
M K Bhattacharya
Executive Director

Sd-
Padmaja Chunduru
Managing Director & CEO



Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2019	30.06.2019	30.09.2018	30.09.2019	30.09.2018	31.03.2019
Part A. Business Segments	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
CONSOLIDATED						
I. Segment Revenue						
(a) Treasury Operations	1 57 290.08	1 50 329.37	1 33 700.08	3 07 619.45	2 69 331.29	5 43 937.15
(b) Corporate / Wholesale Banking	2 04 036.51	1 98 260.26	1 78 252.26	4 02 296.77	3 67 284.30	7 33 463.30
(c) Retail Banking	2 41 229.18	2 29 629.55	1 95 475.00	4 70 858.73	3 79 168.20	8 08 758.50
(d) Other Banking operations	2 157.93	5 265.04	5 619.16	7 422.97	10 715.80	21 190.73
Total	6 04 713.70	5 83 484.22	5 13 046.50	11 88 197.92	10 26 499.59	21 07 349.68
Less : Inter segment Revenue						
Income from operations	6 04 713.70	5 83 484.22	5 13 046.50	11 88 197.92	10 26 499.59	21 07 349.68
II. Segment Results- Profit before tax						
(a) Treasury Operations	48 648.46	50 761.39	35 393.74	99 409.85	68 503.59	1 55 229.19
(b) Corporate / Wholesale Banking	45 919.53	39 455.13	38 554.30	85 374.66	86 292.87	1 55 219.92
(c) Retail Banking	55 256.29	43 603.26	41 337.86	98 859.55	86 642.35	1 62 737.62
(d) Other Banking Operations	574.71	3 716.30	3 756.43	4 291.01	7 443.70	14 653.89
Total	1 50 398.99	1 37 536.08	1 19 042.33	2 87 935.07	2 48 882.51	4 87 840.62
Add : (i) Other Un-allocable Income	8 401.56	2 885.44	2 266.32	11 287.00	3 921.05	5 979.06
(ii) Exceptional item						
Less : (i) Minority Interest	7.85	32.05	11.49	39.90	36.67	59.12
(ii) Other Un-allocated Expenditure	91 140.47	79 485.41	1 00 472.04	1 70 625.88	2 03 443.52	4 59 525.63
III. Total Profit Before Tax	67 652.23	60 904.06	20 825.12	1 28 556.29	49 323.37	34 234.93
Less : Provisions for taxation	23 379.88	21 426.28	3 651.12	44 806.16	9 521.87	- 3 777.82
IV. Profit after tax	44 272.35	39 477.78	17 174.00	83 750.13	39 801.50	38 012.75
V. Other Information						
Segment Assets						
(a) Treasury Operations	88 50 152.10	81 79 919.90	76 07 607.32	88 50 152.10	76 07 607.32	76 75 290.97
(b) Corporate Banking	98 69 424.74	94 97 165.90	93 23 022.35	98 69 424.74	93 23 022.35	95 30 206.92
(c) Retail Banking	1 13 43 829.30	107 36 282.00	93 77 937.25	1 13 43 829.30	93 77 937.25	1 09 94 491.09
(d) Other Banking Operations	65 484.80	57 112.07	30 574.45	65 484.80	30 574.45	32 301.11
(e) Unallocated Corporate Assets	- 2 97 191.28	- 2 21 794.96	- 1 44 332.97	- 2 97 191.28	- 1 44 332.97	- 1 93 461.61
Total	2 98 31 699.66	2 82 48 684.91	2 61 94 808.40	2 98 31 699.66	2 61 94 808.40	2 80 38 828.48
Segment Liabilities						
(a) Treasury Operations	76 01 611.46	68 87 073.94	69 52 390.89	76 01 611.46	69 52 390.89	68 16 537.04
(b) Corporate Banking	91 26 164.64	89 13 695.22	85 09 828.29	91 26 164.64	85 09 828.29	88 08 496.05
(c) Retail Banking	1 05 04 800.73	101 19 438.58	85 66 761.73	1 05 04 800.73	85 66 761.73	1 01 79 648.55
(d) Other Banking Operations						
(e) Unallocated Corporate Liabilities	2 38 723.86	2 66 818.73	2 48 048.16	2 38 723.86	2 48 048.16	2 62 600.67
(f) Capital, Reserves and Surplus	23 60 398.97	20 61 658.44	19 17 779.33	23 60 398.97	19 17 779.33	19 71 546.17
Total	2 98 31 699.66	2 82 48 684.91	2 61 94 808.40	2 98 31 699.66	2 61 94 808.40	2 80 38 828.48
VI. Capital Employed						
(Segment Assets - Segment Liabilities)						
(a) Treasury Operations	12 48 540.64	12 92 845.96	6 55 216.43	12 48 540.64	6 55 216.43	8 58 753.93
(b) Corporate / Wholesale Banking	7 43 260.10	5 83 470.68	8 13 194.06	7 43 260.10	8 13 194.06	7 21 710.87
(c) Retail Banking	8 39 028.57	6 16 843.42	8 11 175.52	8 39 028.57	8 11 175.52	8 14 842.54
(d) Other Banking Operations	65 484.80	57 112.07	30 574.45	65 484.80	30 574.45	32 301.11
(e) Unallocated	- 5 35 915.14	- 4 88 613.69	- 3 92 381.13	- 5 35 915.14	- 3 92 381.13	- 4 56 062.28
Total	23 60 398.97	20 61 658.44	19 17 779.33	23 60 398.97	19 17 779.33	19 71 546.17
Part B - Geographic Segments						
I. Revenue						
a) Domestic Operations	5 93 097.17	5 71 820.81	5 03 518.70	11 64 917.98	10 08 306.34	20 64 630.49
b) Foreign Operations	11 616.53	11 663.41	9 527.80	23 279.94	18 193.25	42 719.19
Total	6 04 713.70	5 83 484.22	5 13 046.50	11 88 197.92	10 26 499.59	21 07 349.68
II. Assets						
a) Domestic Operations	2 89 34 567.64	2 71 55 001.39	2 52 19 732.84	2 89 34 567.64	2 52 19 732.84	2 69 78 746.19
b) Foreign Operations	8 97 132.02	10 93 683.52	9 75 075.56	8 97 132.02	9 75 075.56	10 60 082.29
Total	2 98 31 699.66	2 82 48 684.91	2 61 94 808.40	2 98 31 699.66	2 61 94 808.40	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 : 23.10.2019

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