

Reviewed Consolidated Segment Wise Results for the Quarter/Half year ended 30th September 2022

Particulars	Quarter Ended			Half Year Ended		(Rs. in Crores)
	30.09.2022 (Reviewed)	30.06.2022 (Reviewed)	30.09.2021 (Reviewed)	30.09.2022 (Reviewed)	30.09.2021 (Reviewed)	31.03.2022 (Audited)
Part A. Business Segments						
I. Segment Revenue						
(a) Treasury Operations	3 603.20	3 235.43	3 293.60	6 838.63	6 839.56	13 767.26
(b) Corporate / Wholesale Banking	4 266.22	4 188.59	4 063.13	8 454.81	8 225.22	16 082.40
(c) Retail Banking	4 538.20	4 221.23	3 967.62	8 759.43	7 621.70	15 415.12
(d) Other Banking operations	306.58	252.28	189.35	558.86	379.82	1 003.37
Total	12 714.20	11 897.53	11 513.70	24 611.73	23 066.30	46 268.15
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00	0.00
Income from operations	12 714.20	11 897.53	11 513.70	24 611.73	23 066.30	46 268.15
II. Segment Results- Profit before tax						
(a) Treasury Operations	1 541.69	1 419.74	1 505.44	2 961.43	3 212.32	6 355.67
(b) Corporate / Wholesale Banking	974.04	1 038.38	857.40	2 012.42	1 742.62	3 079.29
(c) Retail Banking	1 025.88	1 037.10	837.35	2 062.98	1 611.32	2 938.78
(d) Other Banking Operations	108.74	80.09	86.72	188.83	155.65	411.62
Total	3 650.35	3 575.31	3 286.91	7 225.66	6 721.91	12 785.36
Add: (i) Other Un-allocable Income	43.33	94.64	30.04	137.97	94.51	150.30
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00	0.00
Less: (i) Minority Interest	0.65	(0.23)	0.50	0.42	0.98	2.38
(ii) Other Un-allocated Expenditure (includes Provision & contingencies)	2 060.12	2 219.72	2 549.45	4 279.84	5 107.99	9 522.49
III.Total Profit Before Tax	1 632.91	1 450.46	767.00	3 083.37	1 707.45	3 410.79
Less : Provisions for taxation	345.52	139.38	(359.11)	484.90	(678.47)	(731.02)
IV.Profit after tax	1 287.39	1 311.08	1 126.11	2598.47	2 385.92	4 141.81
V.Other Information						
Segment Assets						
(a) Treasury Operations	2 16 865.74	2 22 572.85	2 28 850.13	2 16 865.74	2 28 850.13	2 40 001.83
(b) Corporate / Wholesale Banking	2 19 502.29	2 15 223.07	2 09 487.80	2 19 502.29	2 09 487.80	2 15 377.81
(c) Retail Banking	2 27 065.88	2 16 105.01	1 93 638.46	2 27 065.88	1 93 638.46	2 06 008.16
(d) Other Banking Operations	2 488.51	2 272.98	2 212.49	2 488.51	2 212.49	2 382.36
(e) Unallocated Corporate Assets	9 868.97	10 199.73	10 225.29	9 868.97	10 225.29	10 326.27
Total	6 75 791.39	6 66 373.64	6 44 414.17	6 75 791.39	6 44 414.17	6 74 096.43
Segment Liabilities						
(a) Treasury Operations	2 01 993.25	2 07 514.24	2 13 764.76	2 01 993.25	2 13 764.76	2 24 383.64
(b) Corporate / Wholesale Banking	2 04 448.99	2 00 661.72	1 95 678.77	2 04 448.99	1 95 678.77	2 01 362.03
(c) Retail Banking	2 11 493.88	2 01 483.99	1 80 874.19	2 11 493.88	1 80 874.19	1 92 602.11
(d) Other Banking Operations	1 132.07	984.08	1 089.35	1 132.07	1 089.35	1 185.25
(e) Unallocated Corporate Liabilities	9 148.55	9 470.75	9 515.70	9 148.55	9 515.70	9 611.47
(f) Capital, Reserves and Surplus	47 574.65	46 258.86	43 491.40	47 574.65	43 491.40	44 951.93
Total	6 75 791.39	6 66 373.64	6 44 414.17	6 75 791.39	6 44 414.17	6 74 096.43
VI.Capital Employed (Segment Assets - Segment Liabilities)						
(a) Treasury Operations	14 872.49	15 058.61	15 085.37	14 872.49	15 085.37	15 618.19
(b) Corporate / Wholesale Banking	15 053.30	14 561.35	13 809.03	15 053.30	13 809.03	14 015.78
(c) Retail Banking	15 572.00	14 621.02	12 764.27	15 572.00	12 764.27	13 406.05
(d) Other Banking Operations	1 356.44	1 288.90	1 123.14	1 356.44	1 123.14	1 197.11
(e) Unallocated	720.42	728.98	709.59	720.42	709.59	714.80
Total	47 574.65	46 258.86	43 491.40	47 574.65	43 491.40	44 951.93
Part B - Geographic Segments						
I. Revenue						
(a) Domestic Operations	12 490.74	11 790.13	11 442.48	24 280.87	22 914.17	45 960.46
(b) Foreign Operations	223.46	107.40	71.22	330.86	152.13	307.69
Total	12 714.20	11 897.53	11 513.70	24 611.73	23 066.30	46 268.15
II. Assets						
(a) Domestic Operations	6 47 592.18	6 38 645.50	6 30 803.37	6 47 592.18	6 30 803.37	6 52 421.69
(b) Foreign Operations	28 199.21	27 728.14	13 610.80	28 199.21	13 610.80	21 674.74
Total	6 75 791.39	6 66 373.64	6 44 414.17	6 75 791.39	6 44 414.17	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 previous periods have been regrouped/ reclassified 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 : 03.11.2022

