



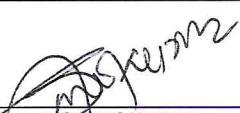
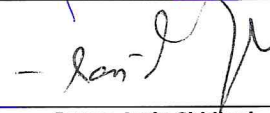
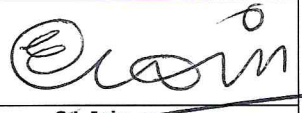


Reviewed Standalone Segment Wise Results for the Quarter/ Nine months ended 31st December 2022

Particulars	Quarter Ended			Nine Months ended		
	31.12.2022 (Reviewed)	30.09.2022 (Reviewed)	31.12.2021 (Reviewed)	31.12.2022 (Reviewed)	31.12.2021 (Reviewed)	31.03.2022 (Audited)
(Rs. in Crores)						
Part A. Business Segments						
I. Segment Revenue						
(a) Treasury Operations	3 621.90	3 603.20	3 436.17	10 460.53	10 275.73	13 767.26
(b) Corporate / Wholesale Banking	4 698.31	4 266.22	3 983.24	13 153.12	12 208.46	16 082.40
(c) Retail Banking	5 097.50	4 538.20	3 924.07	13 856.93	11 545.78	15 415.12
(d) Other Banking operations	132.97	130.39	138.32	376.40	336.53	506.89
Total	13 550.68	12 538.01	11 481.80	37 846.98	34 366.50	45 771.67
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00	0.00
Income from operations	13 550.68	12 538.01	11 481.80	37 846.98	34 366.50	45 771.67
II. Segment Results- Profit before tax						
(a) Treasury Operations	1 567.72	1 541.69	1 541.80	4 529.15	4 754.12	6 355.67
(b) Corporate / Wholesale Banking	1 169.39	974.04	830.38	3 181.81	2 573.00	3 079.29
(c) Retail Banking	1 233.39	1 025.88	817.95	3 296.36	2 429.28	2 938.78
(d) Other Banking Operations	90.92	87.64	97.83	247.73	222.92	343.16
Total	4 061.42	3 629.25	3 287.96	11 255.05	9 979.32	12 716.90
Add : (i) Other Un-allocable Income	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00	0.00
Less : Other Un-allocated Expenditure (includes Provision & contingencies)	2 515.73	2 058.55	2 493.05	6 793.21	7598.78	9 512.67
III.Total Profit Before Tax	1 545.69	1 570.70	794.91	4 461.84	2 380.54	3 204.23
Less : Provisions for taxation	149.93	345.48	105.18	627.42	(580.03)	(740.59)
IV.Profit after tax	1 395.76	1 225.22	689.73	3 834.42	2 960.57	3 944.82
V.Other Information						
Segment Assets						
(a) Treasury Operations	2 08 855.19	2 16 865.74	2 32 111.63	2 08 855.19	2 32 111.63	2 40 001.83
(b) Corporate / Wholesale Banking	2 25 331.80	2 19 502.29	2 09 958.10	2 25 331.80	2 09 958.10	2 15 377.81
(c) Retail Banking	2 37 201.17	2 27 065.88	1 97 974.56	2 37 201.17	1 97 974.56	2 06 008.16
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	9 681.90	9 822.15	10 117.49	9 681.90	10 117.49	10 280.25
Total	6 81 070.06	6 73 256.06	6 50 161.78	6 81 070.06	6 50 161.78	6 71 668.05
Segment Liabilities						
(a) Treasury Operations	1 94 249.21	2 01 993.25	2 16 752.62	1 94 249.21	2 16 752.62	2 24 383.64
(b) Corporate / Wholesale Banking	2 09 573.55	2 04 448.99	1 96 065.01	2 09 573.55	1 96 065.01	2 01 362.03
(c) Retail Banking	2 20 612.84	2 11 493.88	1 84 874.42	2 20 612.84	1 84 874.42	1 92 602.11
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Liabilities	9 004.80	9 148.55	9 448.01	9 004.80	9 448.01	9 611.47
(f) Capital Reserves and Surplus	47 629.66	46 171.39	43 021.72	47 629.66	43 021.72	43 708.80
Total	6 81 070.06	6 73 256.06	6 50 161.78	6 81 070.06	6 50 161.78	6 71 668.05
VI.Capital Employed						
(Segment Assets - Segment Liabilities)						
(a) Treasury Operations	14 605.98	14 872.49	15 359.01	14 605.98	15 359.01	15 618.19
(b) Corporate / Wholesale Banking	15 758.25	15 053.30	13 893.09	15 758.25	13 893.09	14 015.78
(c) Retail Banking	16 588.33	15 572.00	13 100.14	16 588.33	13 100.14	13 406.05
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated	677.10	673.60	669.48	677.10	669.48	668.78
Total	47 629.66	46 171.39	43 021.72	47 629.66	43 021.72	43 708.80
Part B - Geographic Segments						
I. Revenue						
(a) Domestic Operations	13 238.67	12 314.55	11 407.11	37 204.11	34 139.68	45 463.98
(b) Foreign Operations	312.01	223.46	74.69	642.87	226.82	307.69
Total	13 550.68	12 538.01	11 481.80	37 846.98	34 366.50	45 771.67
II. Assets						
(a) Domestic Operations	6 51 742.05	6 45 056.85	6 32 373.10	6 51 742.05	6 32 373.10	6 49 993.31
(b) Foreign Operations	29 328.01	28 199.21	17 788.68	29 328.01	17 788.68	21 674.74
Total	6 81 070.06	6 73 256.06	6 50 161.78	6 81 070.06	6 50 161.78	6 71 668.05

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

			
Paramita Basu Assistant General Manager	Neelmani Bhardwaj Assistant General Manager	Sunil Jain General Manager - CFO	
			
Mahesh Kumar Bajaj Executive Director	Ashwani Kumar Executive Director	Imran Amin Siddiqui Executive Director	S L Jain Managing Director & CEO

Place : Chennai
Date : 25.01.2023

