

Audited Standalone Segment Wise Results for the Quarter/ Year ended 31st March 2023

(Rs. in Crores)

Particulars	Quarter Ended			Year Ended	
	31.03.2023 (Audited)	31.12.2022 (Reviewed)	31.03.2022 (Audited)	31.03.2023 (Audited)	31.03.2022 (Audited)
Part A. Business Segments					
I. Segment Revenue					
(a) Treasury Operations	3 320.96	3 621.90	3 491.53	13 781.49	13 767.26
(b) Corporate / Wholesale Banking	5 070.42	4 698.31	3 873.94	18 223.54	16 082.40
(c) Retail Banking	5 618.05	5 097.50	3 869.34	19 474.98	15 415.12
(i) Digital Banking Segment	0.00	0.00	NA	0.00	NA
(ii) Other Retail Banking Segment	5 618.05	5 097.50	3 869.34	19 474.98	15 415.12
(d) Other Banking operations	228.86	132.97	170.36	605.26	506.89
Total	14 238.29	13 550.68	11 405.17	52 085.27	45 771.67
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00
Income from operations	14 238.29	13 550.68	11 405.17	52 085.27	45 771.67
II. Segment Results- Profit before tax					
(a) Treasury Operations	1 144.09	1 567.72	1 601.55	5 673.24	6 355.67
(b) Corporate / Wholesale Banking	1 286.99	1 169.39	506.29	4 468.80	3 079.29
(c) Retail Banking	1 405.83	1 233.39	509.50	4 702.20	2 938.78
(i) Digital Banking Segment	(0.06)	(0.12)	NA	(0.25)	NA
(ii) Other Retail Banking Segment	1 405.89	1 233.51	509.50	4 702.45	2 938.78
(d) Other Banking Operations	178.66	90.92	120.24	426.38	343.16
Total	4 015.57	4 061.42	2 737.58	15 270.62	12 716.90
Add : (i) Other Un-allocable Income	0.00	0.00	0.00	0.00	0.00
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00
Less : Other Un-allocated Expenditure (includes Provision & contingencies)	2 563.00	2 515.73	1 913.89	9 356.21	9 512.67
III.Total Profit Before Tax	1 452.57	1 545.69	823.69	5 914.41	3 204.23
Less : Provisions for taxation	5.29	149.93	(160.56)	632.71	(740.59)
IV.Profit after tax	1 447.28	1 395.76	984.25	5 281.70	3 944.82
V.Other Information					
Segment Assets					
(a) Treasury Operations	2 18 813.92	2 08 855.19	2 40 001.83	2 18 813.92	2 40 001.83
(b) Corporate / Wholesale Banking	2 32 908.23	2 25 331.80	2 15 377.81	2 32 908.23	2 15 377.81
(c) Retail Banking	2 49 089.62	2 37 201.17	2 06 008.16	2 49 089.62	2 06 008.16
(i) Digital Banking Segment	0.93	0.43	NA	0.93	NA
(ii) Other Retail Banking Segment	2 49 088.69	2 37 200.74	2 06 008.16	2 49 088.69	2 06 008.16
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	9 688.96	9 681.90	10 280.25	9 688.96	10 280.25
Total	7 10 500.73	6 81 070.06	6 71 668.05	7 10 500.73	6 71 668.05
Segment Liabilities					
(a) Treasury Operations	2 04 039.68	1 94 249.21	2 24 383.64	2 04 039.68	2 24 383.64
(b) Corporate / Wholesale Banking	2 17 182.35	2 09 573.55	2 01 362.03	2 17 182.35	2 01 362.03
(c) Retail Banking	2 32 271.18	2 20 612.84	1 92 602.11	2 32 271.18	1 92 602.11
(i) Digital Banking Segment	1.18	0.62	NA	1.18	NA
(ii) Other Retail Banking Segment	2 32 270.00	2 20 612.22	1 92 602.11	2 32 270.00	1 92 602.11
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Liabilities	9 034.77	9 004.80	9 611.47	9 034.77	9 611.47
(f) Capital,Reserves and Surplus	47 972.75	47 629.66	43 708.80	47 972.75	43 708.80
Total	7 10 500.73	6 81 070.06	6 71 668.05	7 10 500.73	6 71 668.05
VI.Capital Employed					
(Segment Assets - Segment Liabilities)					
(a) Treasury Operations	14 774.24	14 605.98	15 618.19	14 774.24	15 618.19
(b) Corporate / Wholesale Banking	15 725.88	15 758.25	14 015.78	15 725.88	14 015.78
(c) Retail Banking	16 818.44	16 588.33	13 406.05	16 818.44	13 406.05
(i) Digital Banking Segment	(0.25)	(0.19)	NA	(0.25)	NA
(ii) Other Retail Banking Segment	16 818.69	16 588.52	13 406.05	16 818.69	13 406.05
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00
(e) Unallocated	654.19	677.10	668.78	654.19	668.78
Total	47 972.75	47 629.66	43 708.80	47 972.75	43 708.80



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Part B - Geographic Segments					
I. Revenue					
(a) Domestic Operations	13 839.47	13 238.67	11 324.30	51 043.58	45 463.98
(b) Foreign Operations	398.82	312.01	80.87	1 041.69	307.69
Total	14 238.29	13 550.68	11 405.17	52 085.27	45 771.67
II. Assets					
(a) Domestic Operations	6 78 879.76	6 51 742.05	6 49 993.31	6 78 879.76	6 49 993.31
(b) Foreign Operations	31 620.97	29 328.01	21 674.74	31 620.97	21 674.74
Total	7 10 500.73	6 81 070.06	6 71 668.05	7 10 500.73	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
 3. As per RBI Circular DOR.AUT.REC.12/22.01.001/2022-23 dated April 07, 2022 on 'Establishment of Digital Banking Units the purpose of disclosure under Accounting Standard 17 - 'Segment reporting', 'Digital Banking' has been identified as a sub-segment under Retail Banking by Reserve Bank of India (RBI). During the year ended March 31, 2023, the bank has commenced 3 DBUs. The 'Digital Banking' segment information disclosed pertains to the said DBUs.

Basu

[Signature]

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Paramita Basu
Asst. General Manager

Neelmani Bhardwaj
Deputy General Manager

Sunil Jain
General Manager - CFO

[Signature]

[Signature]

[Signature]

[Signature]

Ashutosh Choudhury
Executive Director

Mahesh Kumar Bajaj
Executive Director

Ashwani Kumar
Executive Director

Imran Amin Siddiqui
Executive Director

[Signature]

S.L. Jain
Managing Director & CEO

Place : Chennai
Date : 08.05.2023

