

Reviewed Consolidated Segment Wise Results for the Quarter ended June 30, 2023

Particulars	Quarter Ended			(Rs. In Crores)
	30.06.2023	31.03.2023	30.06.2022	Year ended
	(Reviewed)	(Audited)	(Reviewed)	31.03.2023 (Audited)
<b>Part A. Business Segments</b>				
<b>I. Segment Revenue</b>				
(a) Treasury Operations	3 923.10	3 320.96	3 235.43	13 781.49
(b) Corporate / Wholesale Banking	5 118.26	5 070.42	4 188.59	18 223.54
(c) Retail Banking	5 557.40	5 618.05	4 221.23	19 474.98
(i) Digital Banking Segment	0.00	0.00	NA	0.00
(ii) Other Retail Banking Segment	5 557.40	5 618.05	4 221.23	19 474.98
(d) Other Banking operations	322.67	406.55	252.28	1 309.65
<b>Total</b>	<b>14 921.43</b>	<b>14 415.98</b>	<b>11 897.53</b>	<b>52 789.66</b>
Less : Inter segment Revenue	0.00	0.00	0.00	0.00
<b>Income from operations</b>	<b>14 921.43</b>	<b>14 415.98</b>	<b>11 897.53</b>	<b>52 789.66</b>
<b>II. Segment Results- Profit before tax</b>				
(a) Treasury Operations	1 645.17	1 144.09	1 419.74	5 673.24
(b) Corporate / Wholesale Banking	1 151.61	1 286.99	1 038.38	4 468.80
(c) Retail Banking	1 221.00	1 405.83	1 037.10	4 702.20
(i) Digital Banking Segment	(0.06)	(0.06)	NA	(0.25)
(ii) Other Retail Banking Segment	1 221.06	1 405.89	1 037.10	4 702.45
(d) Other Banking Operations	140.31	202.68	80.09	503.37
<b>Total</b>	<b>4 158.09</b>	<b>4 039.59</b>	<b>3 575.31</b>	<b>15 347.61</b>
Add: (i) Other Un-allocable Income	125.81	57.80	94.64	243.04
(ii) Exceptional item	0.00	0.00	0.00	0.00
Less: (i) Minority Interest	0.52	0.14	(0.23)	1.21
(ii) Other Un-allocated Expenditure (includes Provision & contingencies)	1743.58	2 562.20	2 219.72	9 357.66
<b>III. Total Profit Before Tax</b>	<b>2539.80</b>	<b>1 535.05</b>	<b>1 450.46</b>	<b>6 231.78</b>
Less : Provisions for taxation	690.12	15.37	139.38	659.47
<b>IV. Profit after tax</b>	<b>1849.68</b>	<b>1 519.68</b>	<b>1 311.08</b>	<b>5 572.31</b>
<b>V. Other Information</b>				
<b>Segment Assets</b>				
(a) Treasury Operations	2 09 888.43	2 18 813.92	2 22 572.85	2 18 813.92
(b) Corporate / Wholesale Banking	2 35 949.92	2 32 908.23	2 15 223.07	2 32 908.23
(c) Retail Banking	2 55 689.45	2 49 089.62	2 16 105.01	2 49 089.62
(i) Digital Banking Segment	1.86	0.93	NA	0.93
(ii) Other Retail Banking Segment	2 55 687.59	2 49 088.69	2 16 105.01	2 49 088.69
(d) Other Banking Operations	2 846.94	2 796.14	2 272.98	2 796.14
(e) Unallocated Corporate Assets	9 074.04	9 726.09	10 199.73	9 726.09
<b>Total</b>	<b>7 13 448.78</b>	<b>7 13 334.00</b>	<b>6 66 373.64</b>	<b>7 13 334.00</b>
<b>Segment Liabilities</b>				
(a) Treasury Operations	1 95 218.45	2 04 039.68	2 07 514.24	2 04 039.68
(b) Corporate / Wholesale Banking	2 19 458.39	2 17 182.35	2 00 661.72	2 17 182.35
(c) Retail Banking	2 37 818.25	2 32 271.18	2 01 483.99	2 32 271.18
(i) Digital Banking Segment	1.92	1.18	NA	1.18
(ii) Other Retail Banking Segment	2 37 816.33	2 32 270.00	2 01 483.99	2 32 270.00
(d) Other Banking Operations	1 211.51	1 299.20	984.08	1 299.20
(e) Unallocated Corporate Liabilities	8 405.82	9 034.77	9 470.75	9 034.77
(f) Capital, Reserves and Surplus	51 336.36	49 506.82	46 258.86	49 506.82
<b>Total</b>	<b>7 13 448.78</b>	<b>7 13 334.00</b>	<b>6 66 373.64</b>	<b>7 13 334.00</b>
<b>VI. Capital Employed</b>				
<b>(Segment Assets - Segment Liabilities)</b>				
(a) Treasury Operations	14 669.98	14 774.24	15 058.61	14 774.24
(b) Corporate / Wholesale Banking	16 491.53	15 725.88	14 561.35	15 725.88
(c) Retail Banking	17 871.20	16 818.44	14 621.02	16 818.44
(i) Digital Banking Segment	(0.06)	(0.25)	NA	(0.25)
(ii) Other Retail Banking Segment	17 871.26	16 818.69	14 621.02	16 818.69
(d) Other Banking Operations	1 635.43	1 496.94	1 288.90	1 496.94
(e) Unallocated	668.22	691.32	728.98	691.32
<b>Total</b>	<b>51 336.36</b>	<b>49 506.82</b>	<b>46 258.86</b>	<b>49 506.82</b>



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(Rs. In Crores)

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	30.06.2023 (Reviewed)	31.03.2023 (Audited)	30.06.2022 (Reviewed)	31.03.2023 (Audited)
<b>Part B - Geographic Segments</b>				
<b>I. Revenue</b>				
(a) Domestic Operations	14 565.10	14 017.16	11 790.13	51 747.97
(b) Foreign Operations	356.33	398.82	107.40	1 041.69
<b>Total</b>	<b>14 921.43</b>	<b>14 415.98</b>	<b>11 897.53</b>	<b>52 789.66</b>
<b>II. Assets</b>				
(a) Domestic Operations	6 83 371.46	6 81 713.03	6 38 645.50	6 81 713.03
(b) Foreign Operations	30 077.32	31 620.97	27 728.14	31 620.97
<b>Total</b>	<b>7 13 448.78</b>	<b>7 13 334.00</b>	<b>6 66 373.64</b>	<b>7 13 334.00</b>

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 (DBUs)', for 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 quarter ended December 31, 2022, the bank has commenced 3 DBUs. The 'Digital Banking' segment information disclosed pertains to the said DBUs.

*Basu*

Paramita Basu  
Asst. General Manager

*[Signature]*

Neefmani Bhardwaj  
Deputy General Manager

*[Signature]*

Sunil Jain  
General Manager - CFO

*A. Choudhury*

Ashutosh Choudhury  
Executive Director

*[Signature]*

Mahesh Kumar Bajaj  
Executive Director

*[Signature]*

Imran Amin Siddiqui  
Executive Director

*[Signature]*

S L Jain  
Managing Director & CEO

Place : Chennai  
Date : 27.07.2023

