

Reviewed Standalone 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)
Part A. Business Segments				
I. Segment Revenue				
(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	160.23	228.86	113.04	605.26
Total	14 758.99	14 238.29	11 758.29	52 085.27
Less : Inter segment Revenue	0.00	0.00	0.00	0.00
Income from operations	14 758.99	14 238.29	11 758.29	52 085.27
II. Segment Results- Profit before tax				
(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	116.87	178.66	69.16	426.38
Total	4 134.65	4 015.57	3 564.38	15 270.62
Add : (i) Other Un-allocable Income	0.00	0.00	0.00	0.00
(ii) Exceptional Item	0.00	0.00	0.00	0.00
Less : Other Un-allocated Expenditure (includes Provision & contingencies)	1 740.64	2 563.00	2 218.93	9 356.21
III. Total Profit Before Tax	2 394.01	1 452.57	1 345.45	5 914.41
Less : Provisions for taxation	685.18	5.29	132.01	632.71
IV. Profit after tax	1 708.83	1 447.28	1 213.44	5 281.70
V. Other Information				
Segment Assets				
(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	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	9 037.49	9 688.96	10 158.01	9 688.96
Total	7 10 565.29	7 10 500.73	6 64 058.94	7 10 500.73
Segment Liabilities				
(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	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Liabilities	8 405.82	9 034.77	9 470.75	9 034.77
(f) Capital, Reserves and Surplus	49 664.38	47 972.75	44 928.24	47 972.75
Total	7 10 565.29	7 10 500.73	6 64 058.94	7 10 500.73
VI. Capital Employed				
(Segment Assets - Segment Liabilities)				
(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	0.00	0.00	0.00	0.00
(e) Unallocated	631.67	654.19	687.26	654.19
Total	49 664.38	47 972.75	44 928.24	47 972.75



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(Rs. in Crores)

Particulars	Quarter Ended			Year Ended
	30.06.2023 (Reviewed)	31.03.2023 (Audited)	30.06.2022 (Reviewed)	31.03.2023 (Audited)
Part B - Geographic Segments				
I. Revenue				
(a) Domestic Operations	14 402.66	13 839.47	11 650.89	51 043.58
(b) Foreign Operations	356.33	398.82	107.40	1 041.69
Total	14 758.99	14 238.29	11 758.29	52 085.27
II. Assets				
(a) Domestic Operations	6 80 487.97	6 78 879.76	6 36 330.80	6 78 879.76
(b) Foreign Operations	30 077.32	31 620.97	27 728.14	31 620.97
Total	7 10 565.29	7 10 500.73	6 64 058.94	7 10 500.73

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.

		
Paramita Basu Asst. General Manager	Neelmani Bhardwaj Deputy General Manager	Sunil Jain General Manager - CFO
		
Ashutosh Choudhury Executive Director	Mahesh Kumar Bajaj Executive Director	Imran Amin Siddiqui Executive Director
		
S L Jain Managing Director & CEO		
Place : Chennai		
Date : 27.07.2023		

