

**Reviewed Consolidated Segment Wise Results for the Quarter/Half year ended 30th September 2023**

Particulars	Quarter Ended			Half Year Ended		Year ended
	30.09.2023	30.06.2023	30.09.2022	30.09.2023	30.09.2022	31.03.2023
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
<b>Part A. Business Segments</b>						
<b>I. Segment Revenue</b>						
(a) Treasury Operations	3 862.64	3 923.10	3 603.20	7 785.74	6 838.63	13 781.49
(b) Corporate / Wholesale Banking	5 554.31	5 118.26	4 266.22	10 672.57	8 454.81	18 223.54
(c) Retail Banking	6 160.79	5 557.40	4 538.20	11 718.19	8 759.43	19 474.98
(i) Digital Banking Segment	0.01	0.00	NA	0.01	NA	0.00
(ii) Other Retail Banking Segment	6 160.78	5 557.40	4 538.20	11 718.18	8 759.43	19 474.98
(d) Other Banking operations	351.67	322.67	306.58	674.34	558.86	1 309.65
<b>Total</b>	<b>15 929.41</b>	<b>14 921.43</b>	<b>12 714.20</b>	<b>30 850.84</b>	<b>24 611.73</b>	<b>52 789.66</b>
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00	0.00
<b>Income from operations</b>	<b>15 929.41</b>	<b>14 921.43</b>	<b>12 714.20</b>	<b>30 850.84</b>	<b>24 611.73</b>	<b>52 789.66</b>
<b>II. Segment Results- Profit before tax</b>						
(a) Treasury Operations	1 426.84	1 645.17	1 541.69	3 072.01	2 961.43	5 673.24
(b) Corporate / Wholesale Banking	1 320.04	1 151.61	974.04	2 471.65	2 012.42	4 468.80
(c) Retail Banking	1 443.53	1 221.00	1 025.88	2 664.53	2 062.98	4 702.20
(i) Digital Banking Segment	(0.09)	(0.06)	NA	(0.15)	NA	(0.25)
(ii) Other Retail Banking Segment	1 443.62	1 221.06	1 025.88	2 664.68	2 062.98	4 702.45
(d) Other Banking Operations	137.30	140.31	108.74	277.61	188.83	503.37
<b>Total</b>	<b>4 327.71</b>	<b>4 158.09</b>	<b>3 650.35</b>	<b>8 485.80</b>	<b>7 225.66</b>	<b>15 347.61</b>
Add: (i) Other Un-allocable Income	61.21	125.81	43.33	187.02	137.97	243.04
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00	0.00
Less: (i) Minority Interest	0.84	0.52	0.65	1.36	0.42	1.21
(ii) Other Un-allocated Expenditure (includes Provision & contingencies)	1 550.97	1 743.58	2 060.12	3 294.55	4 279.84	9 357.66
<b>III. Total Profit Before Tax</b>	<b>2 837.11</b>	<b>2 539.80</b>	<b>1 632.91</b>	<b>5 376.91</b>	<b>3 083.37</b>	<b>6 231.78</b>
Less : Provisions for taxation	768.62	690.12	345.52	1 458.74	484.90	659.47
<b>IV. Profit after tax</b>	<b>2 068.49</b>	<b>1 849.68</b>	<b>1 287.39</b>	<b>3 918.17</b>	<b>2 598.47</b>	<b>5 572.31</b>
<b>V. Other Information</b>						
<b>Segment Assets</b>						
(a) Treasury Operations	2 22 335.98	2 09 888.43	2 16 865.74	2 22 335.98	2 16 865.74	2 18 813.92
(b) Corporate / Wholesale Banking	2 42 230.45	2 35 949.92	2 19 502.29	2 42 230.45	2 19 502.29	2 32 908.23
(c) Retail Banking	2 65 695.88	2 55 689.45	2 27 065.88	2 65 695.88	2 27 065.88	2 49 089.62
(i) Digital Banking Segment	3.81	1.86	NA	3.81	NA	0.93
(ii) Other Retail Banking Segment	2 65 692.07	2 55 687.59	2 27 065.88	2 65 692.07	2 27 065.88	2 49 088.69
(d) Other Banking Operations	2 921.48	2 846.94	2 488.51	2 921.48	2 488.51	2 796.14
(e) Unallocated Corporate Assets	8 543.02	9 074.04	9 868.97	8 543.02	9 868.97	9 726.09
<b>Total</b>	<b>7 41 726.81</b>	<b>7 13 448.78</b>	<b>6 75 791.39</b>	<b>7 41 726.81</b>	<b>6 75 791.39</b>	<b>7 13 334.00</b>
<b>Segment Liabilities</b>						
(a) Treasury Operations	2 06 788.06	1 95 218.45	2 01 993.25	2 06 788.06	2 01 993.25	2 04 039.68
(b) Corporate / Wholesale Banking	2 25 291.31	2 19 458.39	2 04 448.99	2 25 291.31	2 04 448.99	2 17 182.35
(c) Retail Banking	2 47 115.81	2 37 818.25	2 11 493.88	2 47 115.81	2 11 493.88	2 32 271.18
(i) Digital Banking Segment	3.96	1.92	NA	3.96	NA	1.18
(ii) Other Retail Banking Segment	2 47 111.85	2 37 816.33	2 11 493.88	2 47 111.85	2 11 493.88	2 32 270.00
(d) Other Banking Operations	1 234.88	1 211.51	1 132.07	1 234.88	1 132.07	1 299.20
(e) Unallocated Corporate Liabilities	7 909.70	8 405.82	9 148.55	7 909.70	9 148.55	9 034.77
(f) Capital, Reserves and Surplus	53 387.05	51 336.36	47 574.65	53 387.05	47 574.65	49 506.82
<b>Total</b>	<b>7 41 726.81</b>	<b>7 13 448.78</b>	<b>6 75 791.39</b>	<b>7 41 726.81</b>	<b>6 75 791.39</b>	<b>7 13 334.00</b>
<b>VI. Capital Employed (Segment Assets - Segment Liabilities)</b>						
(a) Treasury Operations	15 547.92	14 669.98	14 872.49	15 547.92	14 872.49	14 774.24
(b) Corporate / Wholesale Banking	16 939.14	16 491.53	15 053.30	16 939.14	15 053.30	15 725.88
(c) Retail Banking	18 580.07	17 871.20	15 572.00	18 580.07	15 572.00	16 818.44
(i) Digital Banking Segment	(0.15)	(0.06)	NA	(0.15)	NA	(0.25)
(ii) Other Retail Banking Segment	18 580.22	17 871.26	15 572.00	18 580.22	15 572.00	16 818.69
(d) Other Banking Operations	1 686.60	1 635.43	1 356.44	1 686.60	1 356.44	1 496.94
(e) Unallocated	633.32	668.22	720.42	633.32	720.42	691.32
<b>Total</b>	<b>53 387.05</b>	<b>51 336.36</b>	<b>47 574.65</b>	<b>53 387.05</b>	<b>47 574.65</b>	<b>49 506.82</b>







**Reviewed Consolidated Segment Wise Results for the Quarter/Half year ended 30th September 2023**


(Rs. in Crores)


Particulars	Quarter Ended			Half Year Ended		Year ended
	30.09.2023	30.06.2023	30.09.2022	30.09.2023	30.09.2022	31.03.2023
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
<b>Part B - Geographic Segments</b>						
<b>I. Revenue</b>						
(a) Domestic Operations	15 443.20	14 565.10	12 490.74	30 008.30	24 280.87	51 747.97
(b) Foreign Operations	486.21	356.33	223.46	842.54	330.86	1 041.69
<b>Total</b>	<b>15 929.41</b>	<b>14 921.43</b>	<b>12 714.20</b>	<b>30 850.84</b>	<b>24 611.73</b>	<b>52 789.66</b>
<b>II. Assets</b>						
(a) Domestic Operations	7 03 892.82	6 83 371.46	6 47 592.18	7 03 892.82	6 47 592.18	6 81 713.03
(b) Foreign Operations	37 833.99	30 077.32	28 199.21	37 833.99	28 199.21	31 620.97
<b>Total</b>	<b>7 41 726.81</b>	<b>7 13 448.78</b>	<b>6 75 791.39</b>	<b>7 41 726.81</b>	<b>6 75 791.39</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.


  
**Paramita Basu**  
 Asst. General Manager


  
**Neelmani Bhardwaj**  
 Deputy General Manager


  
**Sunil Jain**  
 General Manager - CFO

  
**Shiv Bajrang Singh**  
 Executive Director

  
**Ashutosh Choudhury**  
 Executive Director

  
**Mahesh Kumar Bajaj**  
 Executive Director

  
**Imran Amin Siddiqui**  
 Executive Director

  
**S L Jain**  
 Managing Director & CEO

Place : Chennai  
 Date : 26.10.2023

