

Reviewed Consolidated Segment Wise Results for the Quarter/Nine Months ended 31st December 2023

(Rs. in Crores)

Particulars	Quarter Ended			Nine Months Ended		Year ended
	31.12.2023 (Reviewed)	30.09.2023 (Reviewed)	31.12.2022 (Reviewed)	31.12.2023 (Reviewed)	31.12.2022 (Reviewed)	31.03.2023 (Audited)
<b>Part A. Business Segments</b>						
<b>I. Segment Revenue</b>						
(a) Treasury Operations	3 912.19	3 862.64	3 621.90	11 697.93	10 460.53	13 781.49
(b) Corporate / Wholesale Banking	5 596.96	5 554.31	4 698.31	16 269.53	13 153.12	18 223.54
(c) Retail Banking	6 369.32	6 160.79	5 097.50	18 087.51	13 856.93	19 474.98
(i) Digital Banking Segment	0.06	0.01	0.00	0.07	0.00	0.00
(ii) Other Retail Banking Segment	6 369.26	6 160.78	5 097.50	18 087.44	13 856.93	19 474.98
(d) Other Banking operations	436.88	351.67	344.24	1 111.22	903.10	1 309.65
<b>Total</b>	<b>16 315.35</b>	<b>15 929.41</b>	<b>13 761.95</b>	<b>47 166.19</b>	<b>38 373.68</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>16 315.35</b>	<b>15 929.41</b>	<b>13 761.95</b>	<b>47 166.19</b>	<b>38 373.68</b>	<b>52 789.66</b>
<b>II. Segment Results</b>						
(a) Treasury Operations	1 344.79	1 426.84	1 567.72	4 416.80	4 529.15	5 673.24
(b) Corporate / Wholesale Banking	1 225.14	1 320.04	1 169.39	3 696.79	3 181.81	4 468.80
(c) Retail Banking	1 351.15	1 443.53	1 233.39	4 015.68	3 296.36	4 702.20
(i) Digital Banking Segment	(0.09)	(0.09)	(0.12)	(0.24)	(0.19)	(0.25)
(ii) Other Retail Banking Segment	1 351.24	1 443.62	1 233.51	4 015.92	3 296.55	4 702.45
(d) Other Banking Operations	202.26	137.30	111.86	479.87	300.70	503.37
<b>Total</b>	<b>4 123.34</b>	<b>4 327.71</b>	<b>4 082.36</b>	<b>12 609.14</b>	<b>11 308.02</b>	<b>15 347.61</b>
Add: (i) Other Un-allocable Income	70.19	61.21	47.27	257.21	185.24	243.04
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00	0.00
Less:(i) Minority Interest	0.89	0.84	0.65	2.25	1.07	1.21
(ii) Other Un-allocated Expenditure (includes Provision & contingencies)	1 349.13	1 550.97	2 515.62	4 643.68	6 795.46	9 357.66
<b>III.Total Profit Before Tax</b>	<b>2 843.51</b>	<b>2 837.11</b>	<b>1 613.36</b>	<b>8 220.42</b>	<b>4 696.73</b>	<b>6 231.78</b>
Less : Provisions for taxation	637.88	768.62	159.20	2 096.62	644.10	659.47
<b>IV.Profit after tax</b>	<b>2 205.63</b>	<b>2 068.49</b>	<b>1 454.16</b>	<b>6 123.80</b>	<b>4 052.63</b>	<b>5 572.31</b>
<b>V.Other Information</b>						
<b>Segment Assets</b>						
(a) Treasury Operations	2 26 389.14	2 22 335.98	2 08 855.19	2 26 389.14	2 08 855.19	2 18 813.92
(b) Corporate / Wholesale Banking	2 50 996.41	2 42 230.45	2 25 331.80	2 50 996.41	2 25 331.80	2 32 908.23
(c) Retail Banking	2 78 078.27	2 65 695.88	2 37 201.17	2 78 078.27	2 37 201.17	2 49 089.62
(i) Digital Banking Segment	6.89	3.81	0.43	6.89	0.43	0.93
(ii) Other Retail Banking Segment	2 78 071.38	2 65 692.07	2 37 200.74	2 78 071.38	2 37 200.74	2 49 088.69
(d) Other Banking Operations	2 991.87	2 921.48	2 602.58	2 991.87	2 602.58	2 796.14
(e) Unallocated Corporate Assets	8 554.24	8 543.02	9 721.07	8 554.24	9 721.07	9 726.09
<b>Total</b>	<b>7 67 009.93</b>	<b>7 41 726.81</b>	<b>6 83 711.81</b>	<b>7 67 009.93</b>	<b>6 83 711.81</b>	<b>7 13 334.00</b>
<b>Segment Liabilities</b>						
(a) Treasury Operations	2 09 262.17	2 06 788.06	1 94 249.21	2 09 262.17	1 94 249.21	2 04 039.68
(b) Corporate / Wholesale Banking	2 32 007.84	2 25 291.31	2 09 573.55	2 32 007.84	2 09 573.55	2 17 182.35
(c) Retail Banking	2 57 040.87	2 47 115.81	2 20 612.84	2 57 040.87	2 20 612.84	2 32 271.18
(i) Digital Banking Segment	7.13	3.96	0.62	7.13	0.62	1.18
(ii) Other Retail Banking Segment	2 57 033.74	2 47 111.85	2 20 612.22	2 57 033.74	2 20 612.22	2 32 270.00
(d) Other Banking Operations	1 219.51	1 234.88	1 180.10	1 219.51	1 180.10	1 299.20
(e) Unallocated Corporate Liabilities	7 870.94	7 909.70	9 004.80	7 870.94	9 004.80	9 034.77
(f) Capital,Reserves and Surplus	59 608.60	53 387.05	49 091.31	59 608.60	49 091.31	49 506.82
<b>Total</b>	<b>7 67 009.93</b>	<b>7 41 726.81</b>	<b>6 83 711.81</b>	<b>7 67 009.93</b>	<b>6 83 711.81</b>	<b>7 13 334.00</b>
<b>VI.Capital Employed (Segment Assets - Segment Liabilities)</b>						
(a) Treasury Operations	17 126.97	15 547.92	14 605.98	17 126.97	14 605.98	14 774.24
(b) Corporate / Wholesale Banking	18 988.57	16 939.14	15 758.25	18 988.57	15 758.25	15 725.88
(c) Retail Banking	21 037.40	18 580.07	16 588.33	21 037.40	16 588.33	16 818.44
(i) Digital Banking Segment	(0.24)	(0.15)	(0.19)	(0.24)	(0.19)	(0.25)
(ii) Other Retail Banking Segment	21 037.64	18 580.22	16 588.52	21 037.64	16,588.52	16 818.69
(d) Other Banking Operations	1 772.36	1 686.60	1 422.48	1 772.36	1 422.48	1 496.94
(e) Unallocated	683.30	633.32	716.27	683.30	716.27	691.32
<b>Total</b>	<b>59 608.60</b>	<b>53 387.05</b>	<b>49 091.31</b>	<b>59 608.60</b>	<b>49 091.31</b>	<b>49 506.82</b>



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(Rs. in Crores)

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<b>Part B - Geographic Segments</b>						
<b>I. Revenue</b>						
(a) Domestic Operations	15 700.95	15 443.20	13 449.94	45 709.25	37 730.81	51 747.97
(b) Foreign Operations	614.40	486.21	312.01	1 456.94	642.87	1 041.69
<b>Total</b>	<b>16 315.35</b>	<b>15 929.41</b>	<b>13 761.95</b>	<b>47 166.19</b>	<b>38 373.68</b>	<b>52 789.66</b>
<b>II. Assets</b>						
(a) Domestic Operations	7 27 687.64	7 03 892.82	6 54 383.80	7 27 687.64	6 54 383.80	6 81 713.03
(b) Foreign Operations	39 322.29	37 833.99	29 328.01	39 322.29	29 328.01	31 620.97
<b>Total</b>	<b>7 67 009.93</b>	<b>7 41 726.81</b>	<b>6 83 711.81</b>	<b>7 67 009.93</b>	<b>6 83 711.81</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

*N. Bhardwaj*

**Neelmani Bhardwaj**  
Deputy General Manager

*Sunil Jain*

**Sunil Jain**  
General Manager - CFO

*Shiv Bajrang Singh*

**Shiv Bajrang Singh**  
Executive Director

*A. Choudhury*

**Ashutosh Choudhury**  
Executive Director

*Mahesh Kumar Bajaj*

**Mahesh Kumar Bajaj**  
Executive Director

*Imran Amin Siddiqui*

**Imran Amin Siddiqui**  
Executive Director

*S L Jain*

**S L Jain**  
Managing Director & CEO

Place : Chennai  
Date : 24.01.2024

