

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

Particulars	Quarter Ended			Nine Months Ended		(Rs. in Crores)
	31.12.2023	30.09.2023	31.12.2022	31.12.2023	31.12.2022	Year Ended
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	31.03.2023 (Audited)
Part A. Business Segments						
I. Segment Revenue						
(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	220.79	158.49	132.97	539.51	376.40	605.26
Total	16 099.26	15 736.23	13 550.68	46 594.48	37 846.98	52 085.27
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00	0.00
Income from operations	16 099.26	15 736.23	13 550.68	46 594.48	37 846.98	52 085.27
II. Segment Results						
(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	176.11	112.32	90.92	405.30	247.73	426.38
Total	4 097.19	4 302.73	4 061.42	12 534.57	11 255.05	15 270.62
Add : (i) Other Un-allocable Income	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00	0.00
Less : Other Un-allocated Expenditure (includes Provision & contingencies)	1 349.37	1 550.65	2 515.73	4 640.66	6 793.21	9 356.21
III.Total Profit Before Tax	2 747.82	2 752.08	1 545.69	7 893.91	4 461.84	5 914.41
Less : Provisions for taxation	628.47	764.32	149.93	2 077.97	627.42	632.71
IV.Profit after tax	2 119.35	1 987.76	1 395.76	5 815.94	3 834.42	5 281.70
V.Other Information						
Segment Assets						
(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	237200.74	2 49 088.69
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	8 515.13	8 504.41	9 681.90	8 515.13	9 681.90	9 688.96
Total	7 63 978.95	7 38 766.72	6 81 070.06	7 63 978.95	6 81 070.06	7 10 500.73
Segment Liabilities						
(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	0.00	0.00	0.00	0.00	0.00	0.00
(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	57 797.13	51 661.84	47 629.66	57 797.13	47 629.66	47 972.75
Total	7 63 978.95	7 38 766.72	6 81 070.06	7 63 978.95	6 81 070.06	7 10 500.73
VI.Capital Employed (Segment Assets - Segment Liabilities)						
(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	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated	644.19	594.71	677.10	644.19	677.10	654.19
Total	57 797.13	51 661.84	47 629.66	57 797.13	47 629.66	47 972.75



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Part B - Geographic Segments						
I. Revenue						
(a) Domestic Operations	15 484.86	15 250.02	13 238.67	45 137.54	37 204.11	51 043.58
(b) Foreign Operations	614.40	486.21	312.01	1 456.94	642.87	1 041.69
Total	16 099.26	15 736.23	13 550.68	46 594.48	37 846.98	52 085.27
II. Assets						
(a) Domestic Operations	7 24 656.66	7 00 932.73	6 51 742.05	7 24 656.66	6 51 742.05	6 78 879.76
(b) Foreign Operations	39 322.29	37 833.99	29 328.01	39 322.29	29 328.01	31 620.97
Total	7 63 978.95	7 38 766.72	6 81 070.06	7 63 978.95	6 81 070.06	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.

Basu
Paramita Basu
 Asst. General Manager

Bh
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

