










**Audited Consolidated Segment Wise Results for the Quarter/Year ended 31st March 2024**

(Rs. in Crores)

Particulars	Quarter Ended			Year ended	
	31.03.2024 (Audited)	31.12.2023 (Reviewed)	31.03.2023 (Audited)	31.03.2024 (Audited)	31.03.2023 (Audited)
<b>Part A. Business Segments</b>					
<b>I. Segment Revenue</b>					
(a) Treasury Operations	3 918.15	3 912.19	3 320.96	15 616.08	13 781.49
(b) Corporate / Wholesale Banking	5 896.29	5 596.96	5 070.42	22 165.82	18 223.54
(c) Retail Banking	6 840.17	6 369.32	5 618.05	24 927.68	19 474.98
(i) Digital Banking Segment	0.11	0.06	0.00	0.18	0.00
(ii) Other Retail Banking Segment	6 840.06	6 369.26	5 618.05	24 927.50	19 474.98
(d) Other Banking operations	410.88	436.88	406.55	1 522.10	1 309.65
<b>Total</b>	<b>17 065.49</b>	<b>16 315.35</b>	<b>14 415.98</b>	<b>64 231.68</b>	<b>52 789.66</b>
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00
<b>Income from operations</b>	<b>17 065.49</b>	<b>16 315.35</b>	<b>14 415.98</b>	<b>64 231.68</b>	<b>52 789.66</b>
<b>II. Segment Results</b>					
(a) Treasury Operations	1 241.89	1 344.79	1 144.09	5 658.69	5 673.24
(b) Corporate / Wholesale Banking	1 349.28	1 225.14	1 286.99	5 046.07	4 468.80
(c) Retail Banking	1 530.01	1 351.15	1 405.83	5 545.69	4 702.20
(i) Digital Banking Segment	(0.03)	(0.09)	(0.06)	(0.27)	(0.25)
(ii) Other Retail Banking Segment	1 530.04	1 351.24	1 405.89	5 545.96	4 702.45
(d) Other Banking Operations	207.80	202.26	202.68	687.67	503.37
<b>Total</b>	<b>4 328.98</b>	<b>4 123.34</b>	<b>4 039.59</b>	<b>16 938.12</b>	<b>15 347.61</b>
Add: (i) Other Un-allocable Income	36.16	70.19	57.80	293.37	243.04
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00
Less: (i) Minority Interest	0.86	0.89	0.14	3.11	1.21
(ii) Other Un-allocated Expenditure (includes Provision & contingencies)	1 250.78	1 349.13	2 562.20	5 894.46	9 357.66
<b>III.Total Profit Before Tax</b>	<b>3 113.50</b>	<b>2 843.51</b>	<b>1 535.05</b>	<b>11 333.92</b>	<b>6 231.78</b>
Less : Provisions for taxation	817.89	637.88	15.37	2 914.51	659.47
<b>IV.Profit after tax</b>	<b>2 295.61</b>	<b>2 205.63</b>	<b>1 519.68</b>	<b>8 419.41</b>	<b>5 572.31</b>
<b>V.Other Information</b>					
<b>Segment Assets</b>					
(a) Treasury Operations	2 33 839.17	2 26 389.14	2 18 813.92	2 33 839.17	2 18 813.92
(b) Corporate / Wholesale Banking	2 59 620.22	2 50 996.41	2 32 908.23	2 59 620.22	2 32 908.23
(c) Retail Banking	2 91 324.65	2 78 078.27	2 49 089.62	2 91 324.65	2 49 089.62
(i) Digital Banking Segment	9.88	6.89	0.93	9.88	0.93
(ii) Other Retail Banking Segment	2 91 314.77	2 78 071.38	2 49 088.69	2 91 314.77	2 49 088.69
(d) Other Banking Operations	3 053.67	2 991.87	2 796.14	3 053.67	2 796.14
(e) Unallocated Corporate Assets	7 871.11	8 554.24	9 726.09	7 871.11	9 726.09
<b>Total</b>	<b>7 95 708.82</b>	<b>7 67 009.93</b>	<b>7 13 334.00</b>	<b>7 95 708.82</b>	<b>7 13 334.00</b>
<b>Segment Liabilities</b>					
(a) Treasury Operations	2 16 613.46	2 09 262.17	2 04 039.68	2 16 613.46	2 04 039.68
(b) Corporate / Wholesale Banking	2 40 495.35	2 32 007.84	2 17 182.35	2 40 495.35	2 17 182.35
(c) Retail Banking	2 69 864.28	2 57 040.87	2 32 271.18	2 69 864.28	2 32 271.18
(i) Digital Banking Segment	10.15	7.13	1.18	10.15	1.18
(ii) Other Retail Banking Segment	2 69 854.13	2 57 033.74	2 32 270.00	2 69 854.13	2 32 270.00
(d) Other Banking Operations	1 229.62	1 219.51	1 299.20	1 229.62	1 299.20
(e) Unallocated Corporate Liabilities	7 257.91	7 870.94	9 034.77	7 257.91	9 034.77
(f) Capital, Reserves and Surplus	60 248.20	59 608.60	49 506.82	60 248.20	49 506.82
<b>Total</b>	<b>7 95 708.82</b>	<b>7 67 009.93</b>	<b>7 13 334.00</b>	<b>7 95 708.82</b>	<b>7 13 334.00</b>
<b>VI.Capital Employed (Segment Assets - Segment Liabilities)</b>					
(a) Treasury Operations	17 225.71	17 126.97	14 774.24	17 225.71	14 774.24
(b) Corporate / Wholesale Banking	19 124.87	18 988.57	15 725.88	19 124.87	15 725.88
(c) Retail Banking	21 460.37	21 037.40	16 818.44	21 460.37	16 818.44
(i) Digital Banking Segment	(0.27)	(0.24)	(0.25)	(0.27)	(0.25)
(ii) Other Retail Banking Segment	21 460.64	21 037.64	16 818.69	21 460.64	16 818.69
(d) Other Banking Operations	1 824.05	1 772.36	1 496.94	1 824.05	1 496.94
(e) Unallocated	613.20	683.30	691.32	613.20	691.32
<b>Total</b>	<b>60 248.20</b>	<b>59 608.60</b>	<b>49 506.82</b>	<b>60 248.20</b>	<b>49 506.82</b>



**Audited Consolidated Segment Wise Results for the Quarter/Year ended 31st March 2024**

Particulars	Quarter Ended			Year ended	
	31.03.2024	31.12.2023	31.03.2023	31.03.2024	31.03.2023
	(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
(Rs. in Crores)					
<b>Part B - Geographic Segments</b>					
<b>I. Revenue</b>					
(a) Domestic Operations	16 458.98	15 700.95	14 017.16	62 168.23	51 747.97
(b) Foreign Operations	606.51	614.40	398.82	2 063.45	1 041.69
<b>Total</b>	<b>17 065.49</b>	<b>16 315.35</b>	<b>14 415.98</b>	<b>64 231.68</b>	<b>52 789.66</b>
<b>II. Assets</b>					
(a) Domestic Operations	7 56 854.91	7 27 687.64	6 81 713.03	7 56 854.91	6 81 713.03
(b) Foreign Operations	38 853.91	39 322.29	31 620.97	38 853.91	31 620.97
<b>Total</b>	<b>7 95 708.82</b>	<b>7 67 009.93</b>	<b>7 13 334.00</b>	<b>7 95 708.82</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 previous year, the bank has commenced 3 DBUs. The 'Digital Banking' segment information disclosed pertains to the said DBUs.					
					
Paramita Basu Asst. General Manager	K Anbumani Asst. General Manager	Neelmani Bhardwaj Deputy General Manager	Sunil Jain General Manager - CFO		
					
Brajesh Kumar Singh Executive Director	Shiv Bajrang Singh Executive Director	Ashutosh Choudhury Executive Director	Mahesh Kumar Bajar Executive Director		
					
S L Jain Managing Director & CEO					
Place : Chennai Date : 06.05.2024					

