

Audited Standalone 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)
Part A. Business Segments					
I. Segment Revenue					
(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	232.41	220.79	228.86	771.92	605.26
Total	16 887.02	16 099.26	14 238.29	63 481.50	52 085.27
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00
Income from operations	16 887.02	16 099.26	14 238.29	63 481.50	52 085.27
II. Segment Results					
(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	183.80	176.11	178.66	589.10	426.38
Total	4 304.98	4 097.19	4 015.57	16 839.55	15 270.62
Add : (i) Other Un-allocable Income	0.00	0.00	0.00	0.00	0.00
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00
Less : Other Un-allocated Expenditure (includes Provision & contingencies)	1 247.75	1 349.37	2 563.00	5 888.41	9 356.21
III.Total Profit Before Tax	3 057.23	2 747.82	1 452.57	10 951.14	5 914.41
Less : Provisions for taxation	810.23	628.47	5.29	2 888.20	632.71
IV.Profit after tax	2 247.00	2 119.35	1 447.28	8 062.94	5 281.70
V.Other Information					
Segment Assets					
(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	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	7 835.08	8 515.13	9 688.96	7 835.08	9 688.96
Total	7 92 619.12	7 63 978.95	7 10 500.73	7 92 619.12	7 10 500.73
Segment Liabilities					
(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	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Liabilities	7 257.91	7 870.94	9 034.77	7 257.91	9 034.77
(f) Capital,Reserves and Surplus	58 388.12	57 797.13	47 972.75	58 388.12	47 972.75
Total	7 92 619.12	7 63 978.95	7 10 500.73	7 92 619.12	7 10 500.73
VI.Capital Employed (Segment Assets - Segment Liabilities)					
(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	0.00	0.00	0.00	0.00	0.00
(e) Unallocated	577.17	644.19	654.19	577.17	654.19
Total	58 388.12	57 797.13	47 972.75	58 388.12	47 972.75



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Part B - Geographic Segments					
I. Revenue					
(a) Domestic Operations	16 280.51	15 484.86	13 839.47	61 418.05	51 043.58
(b) Foreign Operations	606.51	614.40	398.82	2 063.45	1 041.69
Total	16 887.02	16 099.26	14 238.29	63 481.50	52 085.27
II. Assets					
(a) Domestic Operations	7 53 765.21	7 24 656.66	6 78 879.76	7 53 765.21	6 78 879.76
(b) Foreign Operations	38 853.91	39 322.29	31 620.97	38 853.91	31 620.97
Total	7 92 619.12	7 63 978.95	7 10 500.73	7 92 619.12	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 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 Bajaj Executive Director
 S L Jain Managing Director & CEO			

Place : Chennai
Date : 06.05.2024

