

Reviewed Consolidated Segment Wise Results for the Quarter/ Half year ended 30th September 2024

Particulars	Quarter Ended			Half Year Ended		(Rs. in crores)
	30.09.2024	30.06.2024	30.09.2023	30.09.2024	30.09.2023	Year ended
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	31.03.2024 (Audited)
<b>Part A. Business Segments</b>						
<b>I. Segment Revenue</b>						
(a) Treasury Operations	4 286.20	4 163.90	3 862.64	8 450.10	7 785.74	15 616.08
(b) Corporate / Wholesale Banking	6 090.50	5 857.04	5 554.31	11 947.54	10 672.57	22 165.82
(c) Retail Banking	7 190.83	6 726.43	6 160.79	13 917.26	11 718.19	24 927.68
(i) Digital Banking Segment	0.28	0.16	0.01	0.44	0.01	0.18
(ii) Other Retail Banking Segment	7 190.55	6 726.27	6 160.78	13 916.82	11 718.18	24 927.50
(d) Other Banking operations	403.69	370.39	351.67	774.08	674.34	1 522.10
<b>Total</b>	<b>17 971.22</b>	<b>17 117.76</b>	<b>15 929.41</b>	<b>35 088.98</b>	<b>30 850.84</b>	<b>64 231.68</b>
Less : Inter segment revenue	0.00	0.00	0.00	0.00	0.00	0.00
<b>Income from operations</b>	<b>17 971.22</b>	<b>17 117.76</b>	<b>15 929.41</b>	<b>35 088.98</b>	<b>30 850.84</b>	<b>64 231.68</b>
<b>II. Segment Results</b>						
(a) Treasury Operations	1 542.99	1 528.73	1 426.84	3 071.72	3 072.01	5 658.69
(b) Corporate / Wholesale Banking	1 400.98	1 317.95	1 320.04	2 718.93	2 471.65	5 046.07
(c) Retail Banking	1 617.60	1 490.87	1 443.53	3 108.47	2 664.53	5 545.69
(i) Digital Banking Segment	0.02	(0.04)	(0.09)	(0.02)	(0.15)	(0.27)
(ii) Other Retail Banking Segment	1 617.58	1 490.91	1 443.62	3 108.49	2 664.68	5 545.96
(d) Other Banking Operations	211.49	186.49	137.30	397.98	277.61	687.67
<b>Total</b>	<b>4 773.06</b>	<b>4 524.04</b>	<b>4 327.71</b>	<b>9 297.10</b>	<b>8 485.80</b>	<b>16 938.12</b>
Add: (i) Other Un-allocable Income	60.78	154.07	61.21	214.85	187.02	293.37
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00	0.00
Less: (i) Minority Interest	1.11	0.97	0.84	2.08	1.36	3.11
(ii) Other Un-allocated Expenditure (Includes Provision & contingencies)	1 099.07	1 261.11	1 550.97	2 360.18	3 294.55	5 894.46
<b>III. Total Profit Before Tax</b>	<b>3 733.66</b>	<b>3 416.03</b>	<b>2 837.11</b>	<b>7 149.69</b>	<b>5 376.91</b>	<b>11 333.92</b>
Less : Provisions for taxation	933.96	845.63	768.62	1 779.59	1 458.74	2 914.51
<b>IV. Profit after tax</b>	<b>2 799.70</b>	<b>2 570.40</b>	<b>2 068.49</b>	<b>5 370.10</b>	<b>3 918.17</b>	<b>8 419.41</b>
<b>V. Other Information</b>						
<b>Segment Assets</b>						
(a) Treasury Operations	2 32 546.27	2 30 768.84	2 22 335.98	2 32 546.27	2 22 335.98	2 33 839.17
(b) Corporate / Wholesale Banking	2 65 775.91	2 60 287.60	2 42 230.45	2 65 775.91	2 42 230.45	2 59 620.22
(c) Retail Banking	3 08 280.72	2 98 483.94	2 65 695.88	3 08 280.72	2 65 695.88	2 91 324.65
(i) Digital Banking Segment	17.12	13.36	3.81	17.12	3.81	9.88
(ii) Other Retail Banking Segment	3 08 263.60	2 98 470.58	2 65 692.07	3 08 263.60	2 65 692.07	2 91 314.77
(d) Other Banking Operations	3 486.95	3 220.43	2 921.48	3 486.95	2 921.48	3 053.67
(e) Unallocated Corporate Assets	5 995.14	7 064.94	8 543.02	5 995.14	8 543.02	7 871.11
<b>Total</b>	<b>8 16 084.99</b>	<b>7 99 825.75</b>	<b>7 41 726.81</b>	<b>8 16 084.99</b>	<b>7 41 726.81</b>	<b>7 95 708.82</b>
<b>Segment Liabilities</b>						
(a) Treasury Operations	2 14 201.17	2 13 154.09	2 06 788.06	2 14 201.17	2 06 788.06	2 16 613.46
(b) Corporate / Wholesale Banking	2 44 809.39	2 40 419.66	2 25 291.31	2 44 809.39	2 25 291.31	2 40 495.35
(c) Retail Banking	2 83 961.07	2 75 700.45	2 47 115.81	2 83 961.07	2 47 115.81	2 69 864.28
(i) Digital Banking Segment	17.14	13.40	3.96	17.14	3.96	10.15
(ii) Other Retail Banking Segment	2 83 943.93	2 75 687.05	2 47 111.85	2 83 943.93	2 47 111.85	2 69 854.13
(d) Other Banking Operations	1 401.71	1 232.46	1 234.88	1 401.71	1 234.88	1 229.62
(e) Unallocated Corporate Liabilities	5 489.97	6 489.63	7 909.70	5 489.97	7 909.70	7 257.91
(f) Capital, Reserves and Surplus	66 221.68	62 829.46	53 387.05	66 221.68	53 387.05	60 248.20
<b>Total</b>	<b>8 16 084.99</b>	<b>7 99 825.75</b>	<b>7 41 726.81</b>	<b>8 16 084.99</b>	<b>7 41 726.81</b>	<b>7 95 708.82</b>
<b>VI. Capital Employed</b>						
<b>(Segment Assets - Segment Liabilities)</b>						
(a) Treasury Operations	18 345.10	17 614.75	15 547.92	18 345.10	15 547.92	17 225.71
(b) Corporate / Wholesale Banking	20 966.52	19 867.94	16 939.14	20 966.52	16 939.14	19 124.87
(c) Retail Banking	24 319.65	22 783.49	18 580.07	24 319.65	18 580.07	21 460.37
(i) Digital Banking Segment	(0.02)	(0.04)	(0.15)	(0.02)	(0.15)	(0.27)
(ii) Other Retail Banking Segment	24 319.67	22 783.53	18 580.22	24 319.67	18 580.22	21 460.64
(d) Other Banking Operations	2 085.24	1 987.97	1 686.60	2 085.24	1 686.60	1 824.05
(e) Unallocated	505.17	575.31	633.32	505.17	633.32	613.20
<b>Total</b>	<b>66 221.68</b>	<b>62 829.46</b>	<b>53 387.05</b>	<b>66 221.68</b>	<b>53 387.05</b>	<b>60 248.20</b>



*(Handwritten signatures)*



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	30.09.2024 (Reviewed)	30.06.2024 (Reviewed)	30.09.2023 (Reviewed)	30.09.2024 (Reviewed)	30.09.2023 (Reviewed)	31.03.2024 (Audited)
<b>Part B - Geographic Segments</b>						
<b>I. Revenue</b>						
(a) Domestic Operations	17 358.56	16 509.19	15 443.20	33 867.75	30 008.30	62 168.23
(b) Foreign Operations	612.66	608.57	486.21	1 221.23	842.54	2 063.45
<b>Total</b>	<b>17 971.22</b>	<b>17 117.76</b>	<b>15 929.41</b>	<b>35 088.98</b>	<b>30 850.84</b>	<b>64 231.68</b>
<b>II. Assets</b>						
(a) Domestic Operations	7 73 256.83	7 58 987.70	7 03 892.82	7 73 256.83	7 03 892.82	7 56 854.91
(b) Foreign Operations	42 828.16	40 838.05	37 833.99	42 828.16	37 833.99	38 853.91
<b>Total</b>	<b>8 16 084.99</b>	<b>7 99 825.75</b>	<b>7 41 726.81</b>	<b>8 16 084.99</b>	<b>7 41 726.81</b>	<b>7 95 708.82</b>

**Notes:**

- Segment revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible.
- Figures of previous periods have been regrouped/ reclassified wherever considered necessary to conform to current period classification.
- 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.

*Basu*

Paramita Basu  
Asst. General Manager

*K Anbumani*

K Anbumani  
Asst. General Manager

*Sunil Jain*

Sunil Jain  
General Manager - CFO

*Brajesh Kumar Singh*

Brajesh Kumar Singh  
Executive Director

*Shiv Bajrang Singh*

Shiv Bajrang Singh  
Executive Director

*A. Choudhury*

Ashutosh Choudhury  
Executive Director

*Mahesh Kumar Bajaj*

Mahesh Kumar Bajaj  
Executive Director

*S L Jain*

S L Jain  
Managing Director & CEO

Place : Chennai  
Date : 28.10.2024

