

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

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2024 (Reviewed)	30.06.2024 (Reviewed)	30.09.2023 (Reviewed)	30.09.2024 (Reviewed)	30.09.2023 (Reviewed)	31.03.2024 (Audited)
Part A. Business Segments						
I. Segment Revenue						
(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	202.15	197.40	158.49	399.55	318.72	771.92
Total	17 769.68	16 944.77	15 736.23	34 714.45	30 495.22	63 481.50
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00	0.00
Income from operations	17 769.68	16 944.77	15 736.23	34 714.45	30 495.22	63 481.50
II. Segment Results						
(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	166.95	164.04	112.32	330.99	229.19	589.10
Total	4 728.52	4 501.59	4 302.73	9 230.11	8 437.38	16 839.55
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)	1 099.16	1 258.38	1 550.65	2 357.54	3 291.29	5 888.41
III.Total Profit Before Tax	3 629.36	3 243.21	2 752.08	6 872.57	5 146.09	10 951.14
Less : Provisions for taxation	922.92	839.79	764.32	1 762.71	1 449.50	2 888.20
IV.Profit after tax	2 706.44	2 403.42	1 987.76	5 109.86	3 696.59	8 062.94
V.Other Information						
Segment Assets						
(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	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	5 960.15	7 025.93	8 504.41	5 960.15	8 504.41	7 835.08
Total	8 12 563.05	7 96 566.31	7 38 766.72	8 12 563.05	7 38 766.72	7 92 619.12
Segment Liabilities						
(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	0.00	0.00	0.00	0.00	0.00	0.00
(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	64 101.45	60 802.48	51 661.84	64 101.45	51 661.84	58 388.12
Total	8 12 563.05	7 96 566.31	7 38 766.72	8 12 563.05	7 38 766.72	7 92 619.12
VI.Capital Employed (Segment Assets - Segment Liabilities)						
(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	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated	470.18	536.30	594.71	470.18	594.71	577.17
Total	64 101.45	60 802.48	51 661.84	64 101.45	51 661.84	58 388.12




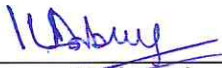



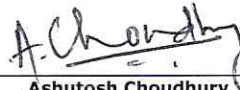


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Part B - Geographic Segments						
I. Revenue						
(a) Domestic Operations	17 157.02	16 336.20	15 250.02	33 493.22	29 652.68	61 418.05
(b) Foreign Operations	612.66	608.57	486.21	1 221.23	842.54	2 063.45
Total	17 769.68	16 944.77	15 736.23	34 714.45	30 495.22	63 481.50
II. Assets						
(a) Domestic Operations	7 69 734.89	7 55 728.26	7 00 932.73	7 69 734.89	7 00 932.73	7 53 765.21
(b) Foreign Operations	42 828.16	40 838.05	37 833.99	42 828.16	37 833.99	38 853.91
Total	8 12 563.05	7 96 566.31	7 38 766.72	8 12 563.05	7 38 766.72	7 92 619.12

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.

			
Paramita Basu Asst. General Manager	K Anbumani Asst. 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 : 28.10.2024

