

Reviewed Consolidated Segment Wise Results for the Quarter/Nine Months ended 31st December 2024

(Rs. in crores)

| Particulars | Quarter Ended | | | Nine Months Ended | | Year ended |
|-----------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-------------------------|
| | 31.12.2024 (Reviewed) | 30.09.2024 (Reviewed) | 31.12.2023 (Reviewed) | 31.12.2024 (Reviewed) | 31.12.2023 (Reviewed) | 31.03.2024 (Audited) |
| Part A. Business Segments | | | | | | |
| I. Segment Revenue | | | | | | |
| (a) Treasury Operations | 4 307.54 | 4 286.20 | 3 912.19 | 12 757.64 | 11 697.93 | 15 616.08 |
| (b) Corporate / Wholesale Banking | 5 899.29 | 6 090.50 | 5 596.96 | 17 846.83 | 16 269.53 | 22 165.82 |
| (c) Retail Banking | 7 465.33 | 7 190.83 | 6 369.32 | 21 382.59 | 18 087.51 | 24 927.68 |
| (i) Digital Banking Segment | 0.38 | 0.28 | 0.06 | 0.82 | 0.07 | 0.18 |
| (ii) Other Retail Banking Segment | 7 464.95 | 7 190.55 | 6 369.26 | 21 381.77 | 18 087.44 | 24 927.50 |
| (d) Other Banking operations | 495.38 | 403.69 | 436.88 | 1 269.46 | 1 111.22 | 1 522.10 |
| Total | 18 167.54 | 17 971.22 | 16 315.35 | 53 256.52 | 47 166.19 | 64 231.68 |
| Less : Inter segment Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Income from operations | 18 167.54 | 17 971.22 | 16 315.35 | 53 256.52 | 47 166.19 | 64 231.68 |
| II. Segment Results | | | | | | |
| (a) Treasury Operations | 1 477.79 | 1 542.99 | 1 344.79 | 4 549.51 | 4 416.80 | 5 658.69 |
| (b) Corporate / Wholesale Banking | 1 366.68 | 1 400.98 | 1 225.14 | 4 085.61 | 3 696.79 | 5 046.07 |
| (c) Retail Banking | 1 709.60 | 1 617.60 | 1 351.15 | 4 818.07 | 4 015.68 | 5 545.69 |
| (i) Digital Banking Segment | 0.10 | 0.02 | (0.09) | 0.08 | (0.24) | (0.27) |
| (ii) Other Retail Banking Segment | 1 709.50 | 1 617.58 | 1 351.24 | 4 817.99 | 4 015.92 | 5 545.96 |
| (d) Other Banking Operations | 226.19 | 211.49 | 202.26 | 624.17 | 479.87 | 687.67 |
| Total | 4 780.26 | 4 773.06 | 4 123.34 | 14 077.36 | 12 609.14 | 16 938.12 |
| Add: (i) Other Un-allocable Income | 34.03 | 60.78 | 70.19 | 248.88 | 257.21 | 293.37 |
| (ii) Exceptional item | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Less: (i) Minority Interest | 0.45 | 1.11 | 0.89 | 2.53 | 2.25 | 3.11 |
| (ii) Other Un-allocated Expenditure (includes Provision & contingencies) | 1 059.61 | 1 099.07 | 1 349.13 | 3 419.79 | 4 643.68 | 5 894.46 |
| III. Total Profit Before Tax | 3 754.23 | 3 733.66 | 2 843.51 | 10 903.92 | 8 220.42 | 11 333.92 |
| Less : Provisions for taxation | 844.50 | 933.96 | 637.88 | 2 624.09 | 2 096.62 | 2 914.51 |
| IV. Profit after tax | 2 909.73 | 2 799.70 | 2 205.63 | 8 279.83 | 6 123.80 | 8 419.41 |
| V. Other Information | | | | | | |
| Segment Assets | | | | | | |
| (a) Treasury Operations | 2 39 952.22 | 2 32 546.27 | 2 26 389.14 | 2 39 952.22 | 2 26 389.14 | 2 33 839.17 |
| (b) Corporate / Wholesale Banking | 2 63 267.78 | 2 65 775.91 | 2 50 996.41 | 2 63 267.78 | 2 50 996.41 | 2 59 620.22 |
| (c) Retail Banking | 3 14 234.34 | 3 08 280.72 | 2 78 078.27 | 3 14 234.34 | 2 78 078.27 | 2 91 324.65 |
| (i) Digital Banking Segment | 20.67 | 17.12 | 6.89 | 20.67 | 6.89 | 9.88 |
| (ii) Other Retail Banking Segment | 3 14 213.67 | 3 08 263.60 | 2 78 071.38 | 3 14 213.67 | 2 78 071.38 | 2 91 314.77 |
| (d) Other Banking Operations | 3 504.53 | 3 486.95 | 2 991.87 | 3 504.53 | 2 991.87 | 3 053.67 |
| (e) Unallocated Corporate Assets | 5 322.31 | 5 995.14 | 8 554.24 | 5 322.31 | 8 554.24 | 7 871.11 |
| Total | 8 26 281.18 | 8 16 084.99 | 7 67 009.93 | 8 26 281.18 | 7 67 009.93 | 7 95 708.82 |
| Segment Liabilities | | | | | | |
| (a) Treasury Operations | 2 20 482.59 | 2 14 201.17 | 2 09 262.17 | 2 20 482.59 | 2 09 262.17 | 2 16 613.46 |
| (b) Corporate / Wholesale Banking | 2 41 906.36 | 2 44 809.39 | 2 32 007.84 | 2 41 906.36 | 2 32 007.84 | 2 40 495.35 |
| (c) Retail Banking | 2 88 737.52 | 2 83 961.07 | 2 57 040.87 | 2 88 737.52 | 2 57 040.87 | 2 69 864.28 |
| (i) Digital Banking Segment | 20.59 | 17.14 | 7.13 | 20.59 | 7.13 | 10.15 |
| (ii) Other Retail Banking Segment | 2 88 716.93 | 2 83 943.93 | 2 57 033.74 | 2 88 716.93 | 2 57 033.74 | 2 69 854.13 |
| (d) Other Banking Operations | 1 345.50 | 1 401.71 | 1 219.51 | 1 345.50 | 1 219.51 | 1 229.62 |
| (e) Unallocated Corporate Liabilities | 4 873.40 | 5 489.97 | 7 870.94 | 4 873.40 | 7 870.94 | 7 257.91 |
| (f) Capital, Reserves and Surplus | 68 935.81 | 66 221.68 | 59 608.60 | 68 935.81 | 59 608.60 | 60 248.20 |
| Total | 8 26 281.18 | 8 16 084.99 | 7 67 009.93 | 8 26 281.18 | 7 67 009.93 | 7 95 708.82 |
| VI. Capital Employed | | | | | | |
| (Segment Assets - Segment Liabilities) | | | | | | |
| (a) Treasury Operations | 19 469.63 | 18 345.10 | 17 126.97 | 19 469.63 | 17 126.97 | 17 225.71 |
| (b) Corporate / Wholesale Banking | 21 361.42 | 20 966.52 | 18 988.57 | 21 361.42 | 18 988.57 | 19 124.87 |
| (c) Retail Banking | 25 496.82 | 24 319.65 | 21 037.40 | 25 496.82 | 21 037.40 | 21 460.37 |
| (i) Digital Banking Segment | 0.08 | (0.02) | (0.24) | 0.08 | (0.24) | (0.27) |
| (ii) Other Retail Banking Segment | 25 496.74 | 24 319.67 | 21 037.64 | 25 496.74 | 21 037.64 | 21 460.64 |
| (d) Other Banking Operations | 2 159.03 | 2 085.24 | 1 772.36 | 2 159.03 | 1 772.36 | 1 824.05 |
| (e) Unallocated | 448.91 | 505.17 | 683.30 | 448.91 | 683.30 | 613.20 |
| Total | 68 935.81 | 66 221.68 | 59 608.60 | 68 935.81 | 59 608.60 | 60 248.20 |






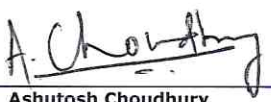
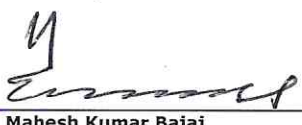



Reviewed Consolidated Segment Wise Results for the Quarter/Nine Months ended 31st December 2024

| Particulars | Quarter Ended | | | Nine Months Ended | | (Rs. in crores) |
|-------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | 31.12.2024 | 30.09.2024 | 31.12.2023 | 31.12.2024 | 31.12.2023 | Year ended |
| | (Reviewed) | (Reviewed) | (Reviewed) | (Reviewed) | (Reviewed) | 31.03.2024 |
| Part B - Geographic Segments | | | | | | |
| I. Revenue | | | | | | |
| (a) Domestic Operations | 17 544.87 | 17 358.56 | 15 700.95 | 51 412.62 | 45 709.25 | 62 168.23 |
| (b) Foreign Operations | 622.67 | 612.66 | 614.40 | 1 843.90 | 1 456.94 | 2 063.45 |
| Total | 18 167.54 | 17 971.22 | 16 315.35 | 53 256.52 | 47 166.19 | 64 231.68 |
| II. Assets | | | | | | |
| (a) Domestic Operations | 7 84 259.67 | 7 73 256.83 | 7 27 687.64 | 7 84 259.67 | 7 27 687.64 | 7 56 854.91 |
| (b) Foreign Operations | 42 021.51 | 42 828.16 | 39 322.29 | 42 021.51 | 39 322.29 | 38 853.91 |
| Total | 8 26 281.18 | 8 16 084.99 | 7 67 009.93 | 8 26 281.18 | 7 67 009.93 | 7 95 708.82 |

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). The bank has 3 DBUs and the 'Digital Banking' segment information disclosed pertains to the said DBUs.

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|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
|  |  |  |
| 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 | | |
|  | | |
| Binod Kumar Managing Director & CEO | | |
| Place : Chennai Date : 29.01.2025 | | |

