

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

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)
(Rs. in crores)						
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	239.87	202.15	220.79	639.42	539.51	771.92
Total	17 912.03	17 769.68	16 099.26	52 626.48	46 594.48	63 481.50
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00	0.00
Income from operations	17 912.03	17 769.68	16 099.26	52 626.48	46 594.48	63 481.50
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	195.35	166.95	176.11	526.34	405.30	589.10
Total	4 749.42	4 728.52	4 097.19	13 979.53	12 534.57	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)	1 059.13	1 099.16	1 349.37	3 416.67	4 640.66	5 888.41
III. Total Profit Before Tax	3 690.29	3 629.36	2 747.82	10 562.86	7 893.91	10 951.14
Less : Provisions for taxation	837.93	922.92	628.47	2 600.64	2 077.97	2 888.20
IV. Profit after tax	2 852.36	2 706.44	2 119.35	7 962.22	5 815.94	8 062.94
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	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	5 303.74	5 960.15	8 515.13	5 303.74	8 515.13	7 835.08
Total	8 22 758.08	8 12 563.05	7 63 978.95	8 22 758.08	7 63 978.95	7 92 619.12
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	0.00	0.00	0.00	0.00	0.00	0.00
(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	66 758.21	64 101.45	57 797.13	66 758.21	57 797.13	58 388.12
Total	8 22 758.08	8 12 563.05	7 63 978.95	8 22 758.08	7 63 978.95	7 92 619.12
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	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated	430.34	470.18	644.19	430.34	644.19	577.17
Total	66 758.21	64 101.45	57 797.13	66 758.21	57 797.13	58 388.12





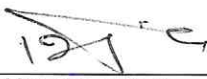
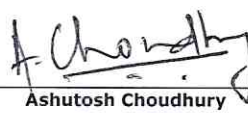




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	31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
Part B - Geographic Segments						
I. Revenue						
(a) Domestic Operations	17 289.36	17 157.02	15 484.86	50 782.58	45 137.54	61 418.05
(b) Foreign Operations	622.67	612.66	614.40	1 843.90	1 456.94	2 063.45
Total	17 912.03	17 769.68	16 099.26	52 626.48	46 594.48	63 481.50
II. Assets						
(a) Domestic Operations	7 80 736.57	7 69 734.89	7 24 656.66	7 80 736.57	7 24 656.66	7 53 765.21
(b) Foreign Operations	42 021.51	42 828.16	39 322.29	42 021.51	39 322.29	38 853.91
Total	8 22 758.08	8 12 563.05	7 63 978.95	8 22 758.08	7 63 978.95	7 92 619.12

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.

			
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
			
Bindu Kumar Managing Director & CEO			
Place : Chennai			
Date : 29.01.2025			

