

Segment Wise Results

Particulars	Quarter Ended			Year Ended
	30.06.2018 (Reviewed)	31.03.2018 (Audited)	30.06.2017 (Reviewed)	31.03.2018 (Audited)
Part A. Business Segments				
I. Segment Revenue				
(a) Treasury Operations	1 35 631.21	1 43 246.72	1 63 170.77	6 12 428.22
(b) Corporate / Wholesale Banking	1 89 032.04	1 76 642.82	1 61 281.75	6 78 263.57
(c) Retail Banking	1 83 693.20	1 70 061.02	1 51 796.35	6 43 803.15
(d) Other Banking operations	4 840.21	5 469.97	2 555.21	17 453.48
Total	5 13 196.66	4 95 420.53	4 78 804.08	19 51 948.42
Less : Inter segment Revenue				
Income from operations	5 13 196.66	4 95 420.53	4 78 804.08	19 51 948.42
II. Segment Results- Profit before tax				
(a) Treasury Operations	33 109.85	44 415.23	68 079.43	2 34 574.97
(b) Corporate / Wholesale Banking	47 738.57	34 725.25	29 373.70	1 30 994.02
(c) Retail Banking	45 304.49	32 874.67	26 390.76	1 21 589.65
(d) Other Banking Operations	3 602.74	4 361.69	1 395.35	12 940.34
Total	1 29 755.65	1 16 376.84	1 25 239.24	5 00 098.98
Add : (i) Other Un-allocable Income		.00	.00	.00
(ii) Exceptional item		.00	.00	.00
Less : (i) Minority Interest		.00	.00	.00
(ii) Other Un-allocated Expenditure	1 02 956.15	1 54 633.68	71 555.58	3 92 456.76
III. Total Profit Before Tax	26 799.50	- 38 256.84	53 683.66	1 07 642.22
Less : Provisions for taxation	5 868.12	- 51 454.92	16 443.12	- 18 257.06
IV. Profit after tax	20 931.38	13 198.08	37 240.54	1 25 899.28
V. Other Information				
Segment Assets				
(a) Treasury Operations	74 07 358.16	77 67 931.99	70 42 060.70	77 67 931.99
(b) Corporate Banking	91 58 449.35	91 07 297.08	78 51 359.75	91 07 297.08
(c) Retail Banking	87 01 758.09	85 83 687.36	71 49 129.05	85 83 687.36
(d) Other Banking Operations	.00	.00	55.75	.00
(e) Unallocated Corporate Assets	- 1 92 142.02	- 1 87 334.17	- 1 35 667.58	- 1 87 334.17
Total	2 50 75 423.58	2 52 71 582.26	2 19 06 937.67	2 52 71 582.26
Segment Liabilities				
(a) Treasury Operations	68 28 139.79	72 49 390.99	65 50 858.86	72 49 390.99
(b) Corporate Banking	82 92 207.38	82 09 863.93	69 99 146.92	82 09 863.93
(c) Retail Banking	78 54 655.06	77 18 896.14	63 83 612.32	77 18 896.14
(d) Other Banking Operations	.00	.00	.00	.00
(e) Unallocated Corporate Liabilities	2 32 790.54	2 48 589.36	2 21 201.99	2 48 589.36
(f) Capital, Reserves and Surplus	18 67 630.81	18 44 841.84	17 52 117.58	18 44 841.84
Total	2 50 75 423.58	2 52 71 582.26	2 19 06 937.67	2 52 71 582.26
VI. Capital Employed				
(Segment Assets - Segment Liabilities)				
(a) Treasury Operations	5 79 218.37	5 18 541.00	4 91 201.84	5 18 541.00
(b) Corporate / Wholesale Banking	8 66 241.97	8 97 433.15	8 52 212.83	8 97 433.15
(c) Retail Banking	8 47 103.03	8 64 791.22	7 65 516.73	8 64 791.22
(d) Other Banking Operations	.00	.00	55.75	.00
(e) Unallocated	- 4 24 932.56	- 4 35 923.53	- 3 56 869.57	- 4 35 923.53
Total	18 67 630.81	18 44 841.84	17 52 117.58	18 44 841.84
Part B - Geographic Segments				
I. Revenue				
a) Domestic Operations	5 04 531.21	4 87 769.02	4 70 695.42	19 21 519.06
b) Foreign Operations	8 665.45	7 651.52	8 108.66	30 429.36
Total	5 13 196.66	4 95 420.54	4 78 804.08	19 51 948.42
II. Assets				
a) Domestic Operations	2 41 80 773.43	243 59 799.45	209 97 076.94	2 43 59 799.45
b) Foreign Operations	8 85 650.15	9 11 782.81	9 09 060.73	9 11 782.81
Total	2 50 75 423.58	2 52 71 582.26	2 19 06 937.67	2 52 71 582.26

Notes : 1. Segment Revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible.

2. Figures of the previous period have been regrouped wherever considered necessary to conform to current period classification.

Place : Chennai
Date : 08.08.2018

M K Bhattacharya
Executive Director

A S Rajeev
Executive Director

Kishor Kharat
Managing Director & CEO

