

Segment Wise Results

Particulars	Quarter Ended			Year Ended	
	31.03.2020 (Audited)	31.12.2019 (Un-Audited)	31.03.2019 (Audited)	31.03.2020 (Audited)	Year Ended 31.03.2019 (Audited)
Part A. Business Segments					
I. Segment Revenue	STANDALONE				
(a) Treasury Operations	1 61 895.61	1 66 509.96	1 40 557.66	6 36 025.02	5 43 937.15
(b) Corporate / Wholesale Banking	2 23 641.35	1 99 839.46	1 80 312.51	8 25 777.58	7 33 463.30
(c) Retail Banking	2 36 878.36	2 45 527.30	2 27 324.56	9 53 264.39	8 08 758.50
(d) Other Banking operations	11 021.50	9 120.23	5 551.81	27 111.00	20 227.40
Total	6 33 436.82	6 20 996.95	5 53 746.54	24 42 177.99	21 06 386.35
Less : Inter segment Revenue					
Income from operations	6 33 436.82	6 20 996.95	5 53 746.54	24 42 177.99	21 06 386.35
II. Segment Results- Profit before tax					
(a) Treasury Operations	52 599.97	57 194.87	50 342.32	2 09 204.69	1 55 229.19
(b) Corporate / Wholesale Banking	52 807.18	44 295.31	31 771.30	1 82 477.15	1 55 219.92
(c) Retail Banking	55 281.04	53 085.01	38 302.59	2 07 225.60	1 62 737.62
(d) Other Banking Operations	9 722.42	7 739.86	4 123.90	21 616.31	14 490.99
Total	1 70 410.61	1 62 315.05	1 24 540.11	6 20 523.75	4 87 677.72
Add : (i) Other Un-allocable Income	0.00	29565.36	0.00	29 565.36	383.89
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00
Less : (i) Minority Interest	0.00	0.00	0.00	0.00	0.00
(ii) Other Un-allocated Expenditure	1 89 270.92	1 52 926.91	1 63 882.87	5 12 816.44	4 59 640.20
III.Total Profit Before Tax	(18 860.31)	38 953.50	(39 342.76)	1 37 272.67	28 421.41
Less : Provisions for taxation	2 913.23	14 237.25	(20 365.51)	61 936.85	(3 773.80)
IV.Profit after tax	(21 773.54)	24 716.25	(18 977.25)	75 335.82	32 195.21
V.Other Information					
Segment Assets					
(a) Treasury Operations	91 37 017.12	90 88 644.56	76 75 290.97	91 37 017.12	76 75 290.97
(b) Corporate Banking	1 04 50 234.91	96 66 083.29	95 30 206.92	104 50 234.91	95 30 206.92
(c) Retail Banking	1 17 42 674.02	115 37 344.32	109 94 491.09	117 42 674.02	109 94 491.09
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	(3 83 108.61)	(2 81 048.83)	(1 93 461.61)	(3 83 108.61)	(1 93 461.61)
Total	3 09 46 817.44	3 00 11 023.34	2 80 06 527.37	3 09 46 817.44	2 80 06 527.37
Segment Liabilities					
(a) Treasury Operations	82 59 087.38	79 18 599.11	68 16 537.04	82 59 087.38	68 16 537.04
(b) Corporate Banking	91 49 387.16	88 76 487.67	88 08 496.05	91 49 387.16	88 08 496.05
(c) Retail Banking	1 03 05 781.19	106 33 095.69	101 79 648.55	103 05 781.19	101 79 648.55
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Liabilities	10 23 634.85	2 60 421.59	2 62 976.56	10 23 634.85	2 62 976.56
(f) Capital,Reserves and Surplus	22 08 926.86	23 22 419.28	19 38 869.17	22 08 926.86	19 38 869.17
Total	3 09 46 817.44	3 00 11 023.34	2 80 06 527.37	3 09 46 817.44	2 80 06 527.37
VI.Capital Employed					
(Segment Assets - Segment Liabilities)					
(a) Treasury Operations	8 77 929.74	11 70 045.45	8 58 753.93	8 77 929.74	8 58 753.93
(b) Corporate / Wholesale Banking	13 00 847.75	7 89 595.62	7 21 710.87	13 00 847.75	7 21 710.87
(c) Retail Banking	14 36 892.83	9 04 248.63	8 14 842.54	14 36 892.83	8 14 842.54
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00
(e) Unallocated	(14 06 743.46)	(5 41 470.42)	(4 56 438.17)	(14 06 743.46)	(4 56 438.17)
Total	22 08 926.86	23 22 419.28	19 38 869.17	22 08 926.86	19 38 869.17
Part B - Geographic Segments					
I. Revenue					
a) Domestic Operations	6 22 408.25	6 40 040.98	5 42 469.88	24 26 913.51	20 64 051.05
b) Foreign Operations	11 028.58	10 521.33	11 276.66	44 829.84	42 719.19
Total	6 33 436.83	6 50 562.31	5 53 746.54	24 71 743.35	21 06 770.24
II. Assets					
a) Domestic Operations	2 99 87 518.71	288 32 200.49	269 46 445.08	299 87 518.71	269 46 445.08
b) Foreign Operations	9 59 298.73	11 78 822.85	10 60 082.29	9 59 298.73	10 60 082.29
Total	3 09 46 817.44	3 00 11 023.34	2 80 06 527.37	3 09 46 817.44	2 80 06 527.37

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.

K Ramachandran
Executive Director

Shenoy Vishwanath V
Executive Director

M K Bhattacharya
Executive Director

Padmaja Chunduru
Managing Director & CEO

Place : Chennai
Date : 23.06.2020



Segment Wise Results

Particulars	Quarter Ended			Year Ended	
	31.03.2020 (Audited)	31.12.2019 (Reviewed)	31.03.2019 (Audited)	31.03.2020 (Audited)	31.03.2019 (Audited)
Part A. Business Segments					
I. Segment Revenue	CONSOLIDATED				
(a) Treasury Operations	1 61 895.62	1 66 509.96	1 40 557.66	6 36 025.03	5 43 937.15
(b) Corporate / Wholesale Banking	2 23 641.35	1 99 839.46	1 80 312.51	8 25 777.58	7 33 463.30
(c) Retail Banking	2 36 878.37	2 45 527.30	2 27 324.56	9 53 264.40	8 08 758.50
(d) Other Banking operations	11 618.98	9 120.23	5 679.96	28 046.00	20 227.40
Total	6 34 034.32	6 20 996.95	5 53 874.69	24 43 113.01	21 06 386.35
Less : Inter segment Revenue					
Income from operations	6 34 034.32	6 20 996.95	5 53 874.69	24 43 113.01	21 06 386.35
II. Segment Results- Profit before tax					
(a) Treasury Operations	52 599.98	57 194.87	50 342.32	2 09 204.70	1 55 229.19
(b) Corporate / Wholesale Banking	52 807.17	44 295.31	31 771.30	1 82 477.14	1 55 219.92
(c) Retail Banking	55 281.04	53 085.01	38 302.59	2 07 225.60	1 62 737.62
(d) Other Banking Operations	9 067.42	7 739.86	4 025.49	21 183.29	14 490.00
Total	1 69 755.61	1 62 315.05	1 24 441.70	6 20 090.73	4 87 676.73
Add : (i) Other Un-allocable Income	- 5 111.40	33 784.68	113.10	39 960.28	6 942.40
(ii) Exceptional item					
Less : (i) Minority Interest	.49	28.97	7.21	69.36	59.12
(ii) Other Un-allocated Expenditure	1 88 387.12	1 52 728.56	1 63 834.78	5 11 826.56	4 60 326.07
III. Total Profit Before Tax	- 23 743.40	43 342.20	- 39 287.19	1 48 155.09	34 234.93
Less : Provisions for taxation	2 976.95	14 238.84	- 20 369.48	62 021.95	- 3 777.82
IV. Profit after tax	- 26 720.35	29 103.36	- 18 917.71	86 133.14	38 012.75
V. Other Information					
Segment Assets					
(a) Treasury Operations	91 37 017.12	90 88 644.56	76 75 290.97	91 37 017.12	76 75 290.97
(b) Corporate Banking	1 04 50 234.91	96 66 083.29	95 30 206.92	104 50 234.91	95 30 206.92
(c) Retail Banking	1 17 42 674.02	115 37 344.32	109 94 491.09	117 42 674.02	1 09 94 491.09
(d) Other Banking Operations	- 8 28 070.99	.00	32 301.11	- 8 28 070.99	.00
(e) Unallocated Corporate Assets	5 12 240.59	- 2 11 416.73	- 1 93 461.61	5 12 240.59	- 1 61 160.50
Total	3 10 14 095.65	3 00 80 655.44	2 80 38 828.48	3 10 14 095.65	2 80 38 828.48
Segment Liabilities					
(a) Treasury Operations	82 59 087.38	79 18 599.11	68 16 537.04	82 59 087.38	68 16 537.04
(b) Corporate Banking	91 49 387.15	88 76 487.67	88 08 496.05	91 49 387.15	88 08 496.05
(c) Retail Banking	1 03 05 781.20	106 33 095.69	101 79 648.55	103 05 781.20	1 01 79 648.55
(d) Other Banking Operations	0.00	0.00	0.00	.00	0.00
(e) Unallocated Corporate Liabilities	10 23 082.07	2 59 705.97	2 62 600.67	10 23 082.07	2 62 600.67
(f) Capital, Reserves and Surplus	22 76 757.85	23 92 767.00	19 71 546.17	22 76 757.85	19 71 546.17
Total	3 10 14 095.65	3 00 80 655.44	2 80 38 828.48	3 10 14 095.65	2 80 38 828.48
VI. Capital Employed (Segment Assets - Segment Liabilities)					
(a) Treasury Operations	8 77 929.74	11 70 045.45	8 58 753.93	8 77 929.74	8 58 753.93
(b) Corporate / Wholesale Banking	13 00 847.76	7 89 595.62	7 21 710.87	13 00 847.76	7 21 710.87
(c) Retail Banking	14 36 892.82	9 04 248.63	8 14 842.54	14 36 892.82	8 14 842.54
(d) Other Banking Operations	- 828070.99	.00	32301.11	- 8 28 070.99	32 301.11
(e) Unallocated	- 5 10 841.48	- 4 71 122.70	- 4 56 062.28	- 5 10 841.48	- 4 56 062.28
Total	22 76 757.85	23 92 767.00	19 71 546.17	22 76 757.85	19 71 546.17
Part B - Geographic Segments					
I. Revenue					
a) Domestic Operations	6 23 005.74	6 39 924.80	5 42 598.03	24 27 848.52	20 64 630.49
b) Foreign Operations	11 028.58	10 521.33	11 276.66	44 829.85	42 719.19
Total	6 34 034.32	6 50 446.13	5 53 874.69	24 72 678.37	21 07 349.68
II. Assets					
a) Domestic Operations	3 00 54 694.99	289 01 832.59	269 78 746.19	300 54 694.99	2 69 78 746.19
b) Foreign Operations	9 59 400.66	11 78 822.85	10 60 082.29	9 59 400.66	10 60 082.29
Total	3 10 14 095.65	3 00 80 655.44	2 80 38 828.48	3 10 14 095.65	2 80 38 828.48

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.

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 Place : Chennai
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