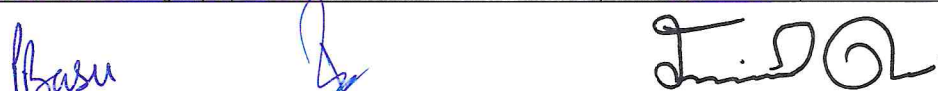
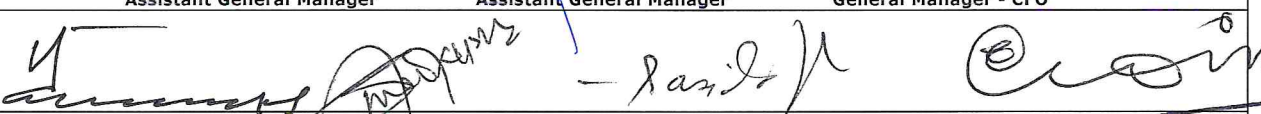


Reviewed Consolidated Segment Wise Results for the Quarter/Nine months ended 31st December 2022

(Rs. in Crores)

Particulars	Quarter Ended			Nine Months ended		Year Ended
	31.12.2022 (Reviewed)	30.09.2022 (Reviewed)	31.12.2021 (Reviewed)	31.12.2022 (Reviewed)	31.12.2021 (Reviewed)	31.03.2022 (Audited)
Part A. Business Segments						
I. Segment Revenue						
(a) Treasury Operations	3 621.90	3 603.20	3 436.17	10 460.53	10 275.73	13 767.26
(b) Corporate / Wholesale Banking	4 698.31	4 266.22	3 983.24	13 153.12	12 208.46	16 082.40
(c) Retail Banking	5 097.50	4 538.20	3 924.07	13 856.93	11 545.78	15 415.12
(d) Other Banking operations	344.24	306.58	302.33	903.10	682.15	1 003.37
Total	13 761.95	12 714.20	11 645.82	38 373.68	34 712.12	46 268.15
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00	0.00
Income from operations	13 761.95	12 714.20	11 645.82	38 373.68	34 712.12	46 268.15
II. Segment Results- Profit before tax						
(a) Treasury Operations	1 567.72	1 541.69	1 541.80	4 529.15	4 754.12	6 355.67
(b) Corporate / Wholesale Banking	1 169.39	974.04	830.38	3 181.81	2 573.00	3 079.29
(c) Retail Banking	1 233.39	1 025.88	817.95	3 296.36	2 429.28	2 938.78
(d) Other Banking Operations	111.86	108.74	116.82	300.70	272.46	411.62
Total	4 082.36	3 650.35	3 306.96	11 308.02	10 028.86	12 785.36
Add: (i) Other Un-allocable Income	47.27	43.33	28.45	185.24	122.96	150.30
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00	0.00
Less: (i) Minority Interest	0.65	0.65	1.05	1.07	2.03	2.38
(ii) Other Un-allocated Expenditure (includes Provision & contingencies)	2 515.62	2 060.12	2493.03	6 795.46	7 601.02	9 522.49
III.Total Profit Before Tax	1 613.36	1 632.91	841.33	4 696.73	2 548.77	3 410.79
Less : Provisions for taxation	159.20	345.52	109.75	644.10	(568.72)	(731.02)
IV.Profit after tax	1 454.16	1 287.39	731.58	4052.63	3 117.49	4 141.81
V.Other Information						
Segment Assets						
(a) Treasury Operations	2 08 855.19	2 16 865.74	2 32 111.63	2 08 855.19	2 32 111.63	2 40 001.83
(b) Corporate / Wholesale Banking	2 25 331.80	2 19 502.29	2 09 958.10	2 25 331.80	2 09 958.10	2 15 377.81
(c) Retail Banking	2 37 201.17	2 27 065.88	1 97 974.56	2 37 201.17	1 97 974.56	2 06 008.16
(d) Other Banking Operations	2 602.58	2 498.51	2 300.20	2 602.58	2 300.20	2 382.36
(e) Unallocated Corporate Assets	9 721.07	9 868.97	10 155.80	9 721.07	10 155.80	10 326.27
Total	6 83 711.81	6 75 791.39	6 52 500.29	6 83 711.81	6 52 500.29	6 74 096.43
Segment Liabilities						
(a) Treasury Operations	1 94 249.21	2 01 993.25	2 16 752.62	1 94 249.21	2 16 752.62	2 24 383.64
(b) Corporate / Wholesale Banking	2 09 573.55	2 04 448.99	1 96 065.01	2 09 573.55	1 96 065.01	2 01 362.03
(c) Retail Banking	2 20 612.84	2 11 493.88	1 84 874.42	2 20 612.84	1 84 874.42	1 92 602.11
(d) Other Banking Operations	1 180.10	1 132.07	1 135.45	1 180.10	1 135.45	1 185.25
(e) Unallocated Corporate Liabilities	9 004.80	9 148.55	9 448.01	9 004.80	9 448.01	9 611.47
(f) Capital, Reserves and Surplus	49 091.31	47 574.65	44 224.78	49 091.31	44 224.78	44 951.93
Total	6 83 711.81	6 75 791.39	6 52 500.29	6 83 711.81	6 52 500.29	6 74 096.43
VI.Capital Employed (Segment Assets - Segment Liabilities)						
(a) Treasury Operations	14 605.98	14 872.49	15 359.01	14 605.98	15 359.01	15 618.19
(b) Corporate / Wholesale Banking	15 758.25	15 053.30	13 893.09	15 758.25	13 893.09	14 015.78
(c) Retail Banking	16 588.33	15 572.00	13 100.14	16 588.33	13 100.14	13 406.05
(d) Other Banking Operations	1 422.48	1 356.44	1 164.75	1 422.48	1 164.75	1 197.11
(e) Unallocated	716.27	720.42	707.79	716.27	707.79	714.80
Total	49 091.31	47 574.65	44 224.78	49 091.31	44 224.78	44 951.93
Part B - Geographic Segments						
I. Revenue						
(a) Domestic Operations	13 449.94	12 490.74	11 571.13	37 730.81	34 485.30	45 960.46
(b) Foreign Operations	312.01	223.46	74.69	642.87	226.82	307.69
Total	13 761.95	12 714.20	11 645.82	38 373.68	34 712.12	46 268.15
II. Assets						
(a) Domestic Operations	6 54 383.80	6 47 592.18	6 34 711.61	6 54 383.80	6 34 711.61	6 52 421.69
(b) Foreign Operations	29 328.01	28 199.21	17 788.68	29 328.01	17 788.68	21 674.74
Total	6 83 711.81	6 75 791.39	6 52 500.29	6 83 711.81	6 52 500.29	6 74 096.43
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						
						
Paramita Basu Assistant General Manager		Neelmani Bhardwaj Assistant General Manager		Sunil Jain General Manager - CFO		
						
Mahesh Kumar Bajaj Executive Director		Ashwani Kumar Executive Director		Imran Amin Siddiqui Executive Director		S.I. Jain Managing Director & CEO
Place : Chennai						
Date : 25.01.2023						

