

Audited Consolidated Segment Wise Results for the Quarter/Year ended 31st March 2025

(Rs. in crores)

Particulars	Quarter Ended			Year Ended	
	31.03.2025 (Audited)	31.12.2024 (Reviewed)	31.03.2024 (Audited)	31.03.2025 (Audited)	31.03.2024 (Audited)
Part A. Business Segments					
I. Segment Revenue					
(a) Treasury Operations	4 419.15	4 307.54	3 918.15	17 176.79	15 616.08
(b) Corporate / Wholesale Banking	6 010.91	5 899.29	5 896.29	23 857.74	22 165.82
(c) Retail Banking	7 743.12	7 465.33	6 840.17	29 125.71	24 927.68
(i) Digital Banking Segment	0.48	0.38	0.11	1.30	0.18
(ii) Other Retail Banking Segment	7 742.64	7 464.95	6 840.06	29 124.41	24 927.50
(d) Other Banking operations	621.18	495.38	410.88	1 890.64	1 522.10
Total	18 794.36	18 167.54	17 065.49	72 050.88	64 231.68
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00
Income from operations	18 794.36	18 167.54	17 065.49	72 050.88	64 231.68
II. Segment Results					
(a) Treasury Operations	1 587.12	1 477.79	1 241.89	6 136.63	5 658.69
(b) Corporate / Wholesale Banking	1 342.05	1 366.68	1 349.28	5 427.66	5 046.07
(c) Retail Banking	1 701.26	1 709.60	1 530.01	6 519.33	5 545.69
(i) Digital Banking Segment	0.18	0.10	(0.03)	0.26	(0.27)
(ii) Other Retail Banking Segment	1 701.08	1 709.50	1 530.04	6 519.07	5 545.96
(d) Other Banking Operations	393.69	226.19	207.80	1 017.86	687.67
Total	5 024.12	4 780.26	4 328.98	19 101.48	16 938.12
Add: (i) Other Un-allocable Income	20.64	34.03	36.16	269.52	293.37
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00
Less: (i) Minority Interest	0.39	0.45	0.86	2.92	3.11
(ii) Other Un-allocated Expenditure (Includes Provision & contingencies)	794.31	1 059.61	1 250.78	4 214.10	5 894.46
III. Total Profit Before Tax	4 250.06	3 754.23	3 113.50	15 153.98	11 333.92
Less : Provisions for taxation	1 268.42	844.50	817.89	3 892.51	2 914.51
IV. Profit after tax	2 981.64	2 909.73	2 295.61	11 261.47	8 419.41
V. Other Information					
Segment Assets					
(a) Treasury Operations	2 64 753.70	2 39 952.22	2 33 839.17	2 64 753.70	2 33 839.17
(b) Corporate / Wholesale Banking	2 72 792.42	2 63 267.78	2 59 620.22	2 72 792.42	2 59 620.22
(c) Retail Banking	3 30 784.34	3 14 234.34	2 91 324.65	3 30 784.34	2 91 324.65
(i) Digital Banking Segment	23.85	20.67	9.88	23.85	9.88
(ii) Other Retail Banking Segment	3 30 760.49	3 14 213.67	2 91 314.77	3 30 760.49	2 91 314.77
(d) Other Banking Operations	3 606.71	3 504.53	3 053.67	3 606.71	3 053.67
(e) Unallocated Corporate Assets	5 101.43	5 322.31	7 871.11	5 101.43	7 871.11
Total	8 77 038.60	8 26 281.18	7 95 708.82	8 77 038.60	7 95 708.82
Segment Liabilities					
(a) Treasury Operations	2 43 744.04	2 20 482.59	2 16 613.46	2 43 744.04	2 16 613.46
(b) Corporate / Wholesale Banking	2 51 144.84	2 41 906.36	2 40 495.35	2 51 144.84	2 40 495.35
(c) Retail Banking	3 04 534.78	2 88 737.52	2 69 864.28	3 04 534.78	2 69 864.28
(i) Digital Banking Segment	23.59	20.59	10.15	23.59	10.15
(ii) Other Retail Banking Segment	3 04 511.19	2 88 716.93	2 69 854.13	3 04 511.19	2 69 854.13
(d) Other Banking Operations	1 424.97	1 345.50	1 229.62	1 424.97	1 229.62
(e) Unallocated Corporate Liabilities	4 677.06	4 873.40	7 257.91	4 677.06	7 257.91
(f) Capital, Reserves and Surplus	71 512.91	68 935.81	60 248.20	71 512.91	60 248.20
Total	8 77 038.60	8 26 281.18	7 95 708.82	8 77 038.60	7 95 708.82
VI. Capital Employed					
(Segment Assets - Segment Liabilities)					
(a) Treasury Operations	21 009.66	19 469.63	17 225.71	21 009.66	17 225.71
(b) Corporate / Wholesale Banking	21 647.58	21 361.42	19 124.87	21 647.58	19 124.87
(c) Retail Banking	26 249.56	25 496.82	21 460.37	26 249.56	21 460.37
(i) Digital Banking Segment	0.26	0.08	(0.27)	0.26	(0.27)
(ii) Other Retail Banking Segment	26 249.30	25 496.74	21 460.64	26 249.30	21 460.64
(d) Other Banking Operations	2 181.74	2 159.03	1 824.05	2 181.74	1 824.05
(e) Unallocated	424.37	448.91	613.20	424.37	613.20
Total	71 512.91	68 935.81	60 248.20	71 512.91	60 248.20



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Part B - Geographic Segments					
I. Revenue					
(a) Domestic Operations	18 205.73	17 544.87	16 458.98	69 618.35	62 168.23
(b) Foreign Operations	588.63	622.67	606.51	2 432.53	2 063.45
Total	18 794.36	18 167.54	17 065.49	72 050.88	64 231.68
II. Assets					
(a) Domestic Operations	8 32 165.23	7 84 259.67	7 56 854.91	8 32 165.23	7 56 854.91
(b) Foreign Operations	44 873.37	42 021.51	38 853.91	44 873.37	38 853.91
Total	8 77 038.60	8 26 281.18	7 95 708.82	8 77 038.60	7 95 708.82

Notes:

- Segment revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible.
- Figures of previous periods have been regrouped/ reclassified wherever considered necessary to conform to current period classification.
- 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.

Saket Saurav

Saket Saurav
Asst. General Manager

Paramita Basu

Paramita Basu
Asst. General Manager

K Anbumani

K Anbumani
Asst. General Manager

Sunil Jain

Sunil Jain
General Manager - CFO

Brajesh Kumar Singh

Brajesh Kumar Singh
Executive Director

Shiv Bajrang Singh

Shiv Bajrang Singh
Executive Director

A. Choudhury

Ashutosh Choudhury
Executive Director

Mahesh Kumar Bajaj

Mahesh Kumar Bajaj
Executive Director

Binod Kumar

Binod Kumar
Managing Director & CEO

Place : Chennai
Date : 03.05.2025

