

Reviewed Consolidated Segment Wise Results for the Quarter ended 30th June 2025

Particulars	Quarter Ended			(Rs. in crores)
	30.06.2025 (Reviewed)	31.03.2025 (Audited)	30.06.2024 (Reviewed)	31.03.2025 (Audited)
Part A. Business Segments				
I. Segment Revenue				
(a) Treasury Operations	4 744.08	4 419.15	4 163.90	17 176.79
(b) Corporate / Wholesale Banking	5 940.49	6 010.91	5 857.04	23 857.74
(c) Retail Banking	7 837.69	7 743.12	6 726.43	29 125.71
(i) Digital Banking Segment	0.52	0.48	0.16	1.30
(ii) Other Retail Banking Segment	7 837.17	7 742.64	6 726.27	29 124.41
(d) Other Banking operations	383.34	621.18	370.39	1 890.64
Total	18 905.60	18 794.36	17 117.76	72 050.88
Less : Inter segment Revenue	0.00	0.00	0.00	0.00
Income from operations	18 905.60	18 794.36	17 117.76	72 050.88
II. Segment Results				
(a) Treasury Operations	1 718.12	1 587.12	1 528.73	6 136.63
(b) Corporate / Wholesale Banking	1 262.48	1 342.05	1 317.95	5 427.66
(c) Retail Banking	1 628.97	1 701.26	1 490.87	6 519.33
(i) Digital Banking Segment	0.23	0.18	(0.04)	0.26
(ii) Other Retail Banking Segment	1 628.74	1 701.08	1 490.91	6 519.07
(d) Other Banking Operations	182.81	393.69	186.49	1 017.86
Total	4 792.38	5 024.12	4 524.04	19 101.48
Add: (i) Other Un-allocable Income	58.57	20.64	154.07	269.52
(ii) Exceptional item	(766.59)	0.00	0.00	0.00
Less: (i) Minority Interest	0.71	0.39	0.97	2.92
(ii) Other Un-allocated Expenditure (includes Provision & contingencies)	691.02	794.31	1 261.11	4 214.10
III. Total Profit Before Tax	3 392.63	4 250.06	3 416.03	15 153.98
Less : Provisions for taxation	1 116.26	1 268.42	845.63	3 892.51
IV. Profit after tax	2 276.37	2 981.64	2 570.40	11 261.47
V. Other Information				
Segment Assets				
(a) Treasury Operations	2 65 288.23	2 64 753.70	2 30 768.84	2 64 753.70
(b) Corporate / Wholesale Banking	2 71 617.03	2 72 792.42	2 60 287.60	2 72 792.42
(c) Retail Banking	3 53 473.06	3 30 784.34	2 98 483.94	3 30 784.34
(i) Digital Banking Segment	27.23	23.85	13.36	23.85
(ii) Other Retail Banking Segment	3 53 445.83	3 30 760.49	2 98 470.58	3 30 760.49
(d) Other Banking Operations	2 826.45	3 606.71	3 220.43	3 606.71
(e) Unallocated Corporate Assets	5 136.68	5 101.43	7 064.94	5 101.43
Total	8 98 341.45	8 77 038.60	7 99 825.75	8 77 038.60
Segment Liabilities				
(a) Treasury Operations	2 43 758.97	2 43 744.04	2 13 154.09	2 43 744.04
(b) Corporate / Wholesale Banking	2 49 574.17	2 51 144.84	2 40 419.66	2 51 144.84
(c) Retail Banking	3 24 787.24	3 04 534.78	2 75 700.45	3 04 534.78
(i) Digital Banking Segment	27.00	23.59	13.40	23.59
(ii) Other Retail Banking Segment	3 24 760.24	3 04 511.19	2 75 687.05	3 04 511.19
(d) Other Banking Operations	1 331.46	1 424.97	1 232.46	1 424.97
(e) Unallocated Corporate Liabilities	4 709.22	4 677.06	6 489.63	4 677.06
(f) Capital, Reserves and Surplus	74 180.39	71 512.91	62 829.46	71 512.91
Total	8 98 341.45	8 77 038.60	7 99 825.75	8 77 038.60
VI. Capital Employed				
(Segment Assets - Segment Liabilities)				
(a) Treasury Operations	21 529.26	21 009.66	17 614.75	21 009.66
(b) Corporate / Wholesale Banking	22 042.86	21 647.58	19 867.94	21 647.58
(c) Retail Banking	28 685.82	26 249.56	22 783.49	26 249.56
(i) Digital Banking Segment	0.23	0.26	(0.04)	0.26
(ii) Other Retail Banking Segment	28 685.59	26 249.30	22 783.53	26 249.30
(d) Other Banking Operations	1 494.99	2 181.74	1 987.97	2 181.74
(e) Unallocated	427.46	424.37	575.31	424.37
Total	74 180.39	71 512.91	62 829.46	71 512.91

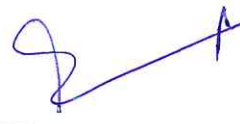


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	30.06.2025 (Reviewed)	31.03.2025 (Audited)	30.06.2024 (Reviewed)	31.03.2025 (Audited)
Part B - Geographic Segments				
I. Revenue				
(a) Domestic Operations	18 312.80	18 205.73	16 509.19	69 618.35
(b) Foreign Operations	592.80	588.63	608.57	2 432.53
Total	18 905.60	18 794.36	17 117.76	72 050.88
II. Assets				
(a) Domestic Operations	8 50 065.65	8 32 165.23	7 58 987.70	8 32 165.23
(b) Foreign Operations	48 275.80	44 873.37	40 838.05	44 873.37
Total	8 98 341.45	8 77 038.60	7 99 825.75	8 77 038.60

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.

			
Saket Saurav Asst. General Manager	K-Anbumani Asst. General Manager	Santanu Bal Dy. General Manager	Sunil Jain General Manager - CFO
			
Brajesh Kumar Singh Executive Director	Shiv Bajrang Singh Executive Director	Ashutosh Choudhury Executive Director	
			
	Binod Kumar Managing Director & CEO		
Place : Chennai Date : 24.07.2025			

