

Reviewed Standalone 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	199.05	425.98	197.40	1 065.40
Total	18 721.31	18 599.16	16 944.77	71 225.64
Less : Inter segment Revenue	0.00	0.00	0.00	0.00
Income from operations	18 721.31	18 599.16	16 944.77	71 225.64
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	160.71	388.24	164.04	914.58
Total	4 770.28	5 018.67	4 501.59	18 998.20
Add : (i) Other Un-allocable Income	0.00	0.00	0.00	0.00
(ii) Exceptional item	0.00	0.00	0.00	0.00
Less : Other Un-allocated Expenditure (includes Provision & contingencies)	691.00	794.60	1 258.38	4 211.27
III.Total Profit Before Tax	4 079.28	4 224.07	3 243.21	14 786.93
Less : Provisions for taxation	1 106.46	1 268.00	839.79	3 868.64
IV.Profit after tax	2 972.82	2 956.07	2 403.42	10 918.29
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	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	5 125.14	5 080.20	7 025.93	5 080.20
Total	8 95 503.46	8 73 410.66	7 96 566.31	8 73 410.66
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	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Liabilities	4 709.22	4 677.06	6 489.63	4 677.06
(f) Capital, Reserves and Surplus	72 673.86	69 309.94	60 802.48	69 309.94
Total	8 95 503.46	8 73 410.66	7 96 566.31	8 73 410.66
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	0.00	0.00	0.00	0.00
(e) Unallocated	415.92	403.14	536.30	403.14
Total	72 673.86	69 309.94	60 802.48	69 309.94



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Particulars	Quarter Ended			(Rs. in crores)
	30.06.2025	31.03.2025	30.06.2024	Year Ended
	(Reviewed)	(Audited)	(Reviewed)	31.03.2025
Part B - Geographic Segments				
I. Revenue				
(a) Domestic Operations	18 128.51	18 010.53	16 336.20	68 793.11
(b) Foreign Operations	592.80	588.63	608.57	2 432.53
Total	18 721.31	18 599.16	16 944.77	71 225.64
II. Assets				
(a) Domestic Operations	8 47 227.66	8 28 537.29	7 55 728.26	8 28 537.29
(b) Foreign Operations	48 275.80	44 873.37	40 838.05	44 873.37
Total	8 95 503.46	8 73 410.66	7 96 566.31	8 73 410.66

Notes:

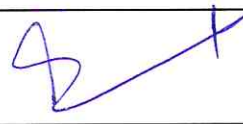
1. Segment revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible.
2. Figures of previous periods have been regrouped/ reclassified wherever considered necessary to conform to current period classification.
3. As per RBI Circular DOR.AUT.REC.12/22.01.001/2022-23 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



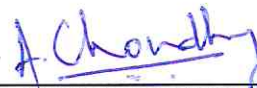
Sunil Jain
General Manager - CFO



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

