

Reviewed Standalone Segment Wise Results for the Quarter/ Half Year Ended 30th September 2025

Particulars	Quarter Ended			Half Year Ended		(Rs. in crores)
	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	Year Ended
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
Part A. Business Segments						
I. Segment Revenue						
(a) Treasury Operations	4 575.69	4 744.08	4 286.20	9 319.77	8 450.10	17 176.79
(b) Corporate / Wholesale Banking	6 000.10	5 940.49	6 090.50	11 940.59	11 947.54	23 857.74
(c) Retail Banking	7 940.37	7 837.69	7 190.83	15 778.06	13 917.26	29 125.71
(i) Digital Banking Segment	0.57	0.52	0.28	1.09	0.44	1.30
(ii) Other Retail Banking Segment	7 939.80	7 837.17	7 190.55	15 776.97	13 916.82	29 124.41
(d) Other Banking operations	560.41	199.05	202.15	759.46	399.55	1 065.40
Total	19 076.57	18 721.31	17 769.68	37 797.88	34 714.45	71 225.64
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00	0.00
Income from operations	19 076.57	18 721.31	17 769.68	37 797.88	34 714.45	71 225.64
II. Segment Results						
(a) Treasury Operations	1 575.59	1 718.12	1 542.99	3 293.71	3 071.72	6 136.63
(b) Corporate / Wholesale Banking	1 206.02	1 262.48	1 400.98	2 468.50	2 718.93	5 427.66
(c) Retail Banking	1 533.10	1 628.97	1 617.60	3 162.07	3 108.47	6 519.33
(i) Digital Banking Segment	0.25	0.23	0.02	0.48	(0.02)	0.26
(ii) Other Retail Banking Segment	1 532.85	1 628.74	1 617.58	3 161.59	3 108.49	6 519.07
(d) Other Banking Operations	521.80	160.71	166.95	682.51	330.99	914.58
Total	4 836.51	4 770.28	4 728.52	9 606.79	9 230.11	18 998.20
Add : (i) Other Un-allocable Income	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00	0.00
Less : Other Un-allocated Expenditure (Includes Provision & contingencies)	738.60	691.00	1 099.16	1 429.60	2 357.54	4 211.27
III. Total Profit Before Tax	4 097.91	4 079.28	3 629.36	8 177.19	6 872.57	14 786.93
Less : Provisions for taxation	1 079.69	1 106.46	922.92	2 186.15	1 762.71	3 868.64
IV. Profit after tax	3 018.22	2 972.82	2 706.44	5 991.04	5 109.86	10 918.29
V. Other Information						
Segment Assets						
(a) Treasury Operations	2 72 311.53	2 65 288.23	2 32 546.27	2 72 311.53	2 32 546.27	2 64 753.70
(b) Corporate / Wholesale Banking	2 79 558.22	2 71 617.03	2 65 775.91	2 79 558.22	2 65 775.91	2 72 792.42
(c) Retail Banking	3 64 390.80	3 53 473.06	3 08 280.72	3 64 390.80	3 08 280.72	3 30 784.34
(i) Digital Banking Segment	33.42	27.23	17.12	33.42	17.12	23.85
(ii) Other Retail Banking Segment	3 64 357.38	3 53 445.83	3 08 263.60	3 64 357.38	3 08 263.60	3 30 760.49
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	5 209.59	5 125.14	5 960.15	5 209.59	5 960.15	5 080.20
Total	9 21 470.14	8 95 503.46	8 12 563.05	9 21 470.14	8 12 563.05	8 73 410.66
Segment Liabilities						
(a) Treasury Operations	2 50 061.84	2 43 758.97	2 14 201.17	2 50 061.84	2 14 201.17	2 43 744.04
(b) Corporate / Wholesale Banking	2 56 716.42	2 49 574.17	2 44 809.39	2 56 716.42	2 44 809.39	2 51 144.84
(c) Retail Banking	3 34 617.61	3 24 787.24	2 83 961.07	3 34 617.61	2 83 961.07	3 04 534.78
(i) Digital Banking Segment	33.64	27.00	17.14	33.64	17.14	23.59
(ii) Other Retail Banking Segment	3 34 583.97	3 24 760.24	2 83 943.93	3 34 583.97	2 83 943.93	3 04 511.19
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Liabilities	4 783.93	4 709.22	5 489.97	4 783.93	5 489.97	4 677.06
(f) Capital Reserves and Surplus	75 290.34	72 673.86	64 101.45	75 290.34	64 101.45	69 309.94
Total	9 21 470.14	8 95 503.46	8 12 563.05	9 21 470.14	8 12 563.05	8 73 410.66
VI. Capital Employed						
(Segment Assets - Segment Liabilities)						
(a) Treasury Operations	22 249.69	21 529.26	18 345.10	22 249.69	18 345.10	21 009.66
(b) Corporate / Wholesale Banking	22 841.80	22 042.86	20 966.52	22 841.80	20 966.52	21 647.58
(c) Retail Banking	29 773.19	28 685.82	24 319.65	29 773.19	24 319.65	26 249.56
(i) Digital Banking Segment	(0.22)	0.23	(0.02)	(0.22)	(0.02)	0.26
(ii) Other Retail Banking Segment	29 773.41	28 685.59	24 319.67	29 773.41	24 319.67	26 249.30
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated	425.66	415.92	470.18	425.66	470.18	403.14
Total	75 290.34	72 673.86	64 101.45	75 290.34	64 101.45	69 309.94





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	30.09.2025 (Reviewed)	30.06.2025 (Reviewed)	30.09.2024 (Reviewed)	30.09.2025 (Reviewed)	30.09.2024 (Reviewed)	31.03.2025 (Audited)
Part B - Geographic Segments						
I. Revenue						
(a) Domestic Operations	18 446.60	18 128.51	17 157.02	36 575.11	33 493.22	68 793.11
(b) Foreign Operations	629.97	592.80	612.66	1 222.77	1 221.23	2 432.53
Total	19 076.57	18 721.31	17 769.68	37 797.88	34 714.45	71 225.64
II. Assets						
(a) Domestic Operations	8 71 634.63	8 47 227.66	7 69 734.89	8 71 634.63	7 69 734.89	8 28 537.29
(b) Foreign Operations	49 835.51	48 275.80	42 828.16	49 835.51	42 828.16	44 873.37
Total	9 21 470.14	8 95 503.46	8 12 563.05	9 21 470.14	8 12 563.05	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

Bipin Kumar
Managing Director & CEO

Place : Chennai
Date : 16.10.2025

