

Audited Consolidated Segment Wise Results for Quarter/Year ended 31st March 2026

(Rs. in crores)

Particulars	Quarter Ended			Year Ended	
	31.03.2026 (Audited)	31.12.2025 (Reviewed)	31.03.2025 (Audited)	31.03.2026 (Audited)	31.03.2025 (Audited)
Part A. Business Segments					
I. Segment Revenue					
(a) Treasury Operations	4598.46	4 821.32	4 419.15	18 739.55	17 176.79
(b) Corporate / Wholesale Banking	6680.38	6 406.12	6 010.91	25 027.09	23 857.74
(c) Retail Banking	8265.20	8 170.41	7 743.12	32 213.67	29 125.71
(i) Digital Banking Segment	0.75	0.68	0.48	2.52	1.30
(ii) Other Retail Banking Segment	8264.45	8 169.73	7 742.64	32 211.15	29 124.41
(d) Other Banking operations	717.19	496.93	621.18	2 352.39	1 890.64
Total	20261.23	19 894.78	18 794.36	78 332.70	72 050.88
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00
Income from operations	20261.23	19 894.78	18 794.36	78 332.70	72 050.88
II. Segment Results					
(a) Treasury Operations	1378.43	1 676.70	1 587.12	6 348.84	6 136.63
(b) Corporate / Wholesale Banking	1596.56	1 438.92	1 342.05	5 503.98	5 427.66
(c) Retail Banking	1894.21	1 702.07	1 701.26	6 758.35	6 519.33
(i) Digital Banking Segment	0.39	0.33	0.18	1.20	0.26
(ii) Other Retail Banking Segment	1893.83	1 701.74	1 701.08	6 757.15	6 519.07
(d) Other Banking Operations	436.60	238.80	393.69	1 405.01	1 017.86
Total	5305.80	5 056.49	5 024.12	20 016.18	19 101.48
Add: (i) Other Un-allocable Income	58.35	61.34	20.64	246.37	269.52
(ii) Exceptional item	0.00	0.00	0.00	(766.59)	0.00
Less: (i) Minority Interest	0.50	0.62	0.39	2.49	2.92
(ii) Other Un-allocated Expenditure (includes Provision & contingencies)	1227.99	857.11	794.31	3 514.64	4 214.10
III.Total Profit Before Tax	4135.66	4 260.10	4 250.06	15 978.83	15 153.98
Less : Provisions for taxation	962.61	1 113.22	1 268.42	4 274.55	3 892.51
IV.Profit after tax	3173.05	3 146.88	2 981.64	11 704.28	11 261.47
V.Other Information					
Segment Assets					
(a) Treasury Operations	2 94 517.21	2 81 533.19	2 64 753.70	2 94 517.21	2 64 753.70
(b) Corporate / Wholesale Banking	3 04 457.62	2 88 991.72	2 72 792.42	3 04 457.62	2 72 792.42
(c) Retail Banking	3 83 509.48	3 70 620.97	3 30 784.34	3 83 509.48	3 30 784.34
(i) Digital Banking Segment	43.20	39.74	23.85	43.20	23.85
(ii) Other Retail Banking Segment	3 83 466.28	3 70 581.23	3 30 760.49	3 83 466.28	3 30 760.49
(d) Other Banking Operations	3 581.34	3 209.25	3 606.71	3 581.34	3 606.71
(e) Unallocated Corporate Assets	5 487.14	5 335.17	5 101.43	5 487.14	5 101.43
Total	9 91 552.79	9 49 690.30	8 77 038.60	9 91 552.79	8 77 038.60
Segment Liabilities					
(a) Treasury Operations	2 71 177.92	2 58 261.23	2 43 744.04	2 71 177.92	2 43 744.04
(b) Corporate / Wholesale Banking	2 80 330.59	2 65 103.23	2 51 144.84	2 80 330.59	2 51 144.84
(c) Retail Banking	3 53 117.91	3 39 984.87	3 04 534.78	3 53 117.91	3 04 534.78
(i) Digital Banking Segment	42.00	38.95	23.59	42.00	23.59
(ii) Other Retail Banking Segment	3 53 075.91	3 39 945.92	3 04 511.19	3 53 075.91	3 04 511.19
(d) Other Banking Operations	1 848.32	1 543.93	1 424.97	1 848.32	1 424.97
(e) Unallocated Corporate Liabilities	5 035.16	4 879.15	4 677.06	5 035.16	4 677.06
(f) Capital,Reserves and Surplus	80 042.89	79 917.89	71 512.91	80 042.89	71 512.91
Total	9 91 552.79	9 49 690.30	8 77 038.60	9 91 552.79	8 77 038.60
VI.Capital Employed					
(Segment Assets - Segment Liabilities)					
(a) Treasury Operations	23 339.29	23 271.96	21 009.66	23 339.29	21 009.66
(b) Corporate / Wholesale Banking	24 127.03	23 888.49	21 647.58	24 127.03	21 647.58
(c) Retail Banking	30 391.57	30 636.10	26 249.56	30 391.57	26 249.56
(i) Digital Banking Segment	1.20	0.79	0.26	1.20	0.26
(ii) Other Retail Banking Segment	30 390.37	30 635.31	26 249.30	30 390.37	26 249.30
(d) Other Banking Operations	1 733.02	1 665.32	2 181.74	1 733.02	2 181.74
(e) Unallocated	451.98	456.02	424.37	451.98	424.37
Total	80 042.89	79 917.89	71 512.91	80 042.89	71 512.91



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Part B - Geographic Segments					
I. Revenue					
(a) Domestic Operations	19603.47	19 272.08	18 205.73	75 829.47	69 618.35
(b) Foreign Operations	657.76	622.70	588.63	2 503.23	2 432.53
Total	20261.23	19 894.78	18 794.36	78 332.70	72 050.88
II. Assets					
(a) Domestic Operations	9 38 352.36	8 99 008.71	8 32 165.23	9 38 352.36	8 32 165.23
(b) Foreign Operations	53 200.43	50 681.59	44 873.37	53 200.43	44 873.37
Total	9 91 552.79	9 49 690.30	8 77 038.60	9 91 552.79	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 Master Direction RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28, 2025 on 'Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025', 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

K. Anbumani

K. Anbumani
Asst. General Manager

Santanu Bal

Santanu Bal
Dy. General Manager

Sunil Jain

Sunil Jain
General Manager - CFO

Mini T M

Mini T M
Executive Director

- On Tour -

Brajesh Kumar Singh
Executive Director

Shiv Bajrang Singh

Shiv Bajrang Singh
Executive Director

Ashutosh Choudhury

Ashutosh Choudhury
Executive Director

Birind Kumar

Birind Kumar
Managing Director & CEO

Place : Chennai
Date : 29.04.2026

