



Audited Standalone Segment Wise Results for the 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	4 598.46	4 821.32	4 419.15	18 739.55	17 176.79
(b) Corporate / Wholesale Banking	6 680.38	6 406.12	6 010.91	25 027.09	23 857.74
(c) Retail Banking	8 265.20	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	8 264.45	8 169.73	7 742.64	32 211.15	29 124.41
(d) Other Banking operations	436.03	265.49	425.98	1 460.98	1 065.40
Total	19 980.07	19 663.34	18 599.16	77 441.29	71 225.64
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00
Income from operations	19 980.07	19 663.34	18 599.16	77 441.29	71 225.64
II. Segment Results					
(a) Treasury Operations	1 378.43	1 676.70	1 587.12	6 348.84	6 136.63
(b) Corporate / Wholesale Banking	1 596.56	1 438.92	1 342.05	5 503.98	5 427.66
(c) Retail Banking	1 894.21	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	1 893.82	1 701.74	1 701.08	6 757.15	6 519.07
(d) Other Banking Operations	416.53	205.89	388.24	1 304.93	914.58
Total	5 285.73	5 023.58	5 018.67	19 916.10	18 998.20
Add : (i) Other Un-allocable Income	0.00	0.00	0.00	0.00	0.00
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00
Less : Other Un-allocated Expenditure (includes Provision & contingencies)	1 225.76	857.02	794.60	3 512.38	4 211.27
III. Total Profit Before Tax	4 059.97	4 166.56	4 224.07	16 403.72	14 786.93
Less : Provisions for taxation	956.84	1 105.08	1 268.00	4 248.07	3 868.64
IV. Profit after tax	3 103.13	3 061.48	2 956.07	12 155.65	10 918.29
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	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	5 468.52	5 318.81	5 080.20	5 468.52	5 080.20
Total	9 87 952.83	9 46 464.69	8 73 410.66	9 87 952.83	8 73 410.66
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	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Liabilities	5 035.16	4 879.15	4 677.06	5 035.16	4 677.06
(f) Capital, Reserves and Surplus	78 291.25	78 236.21	69 309.94	78 291.25	69 309.94
Total	9 87 952.83	9 46 464.69	8 73 410.66	9 87 952.83	8 73 410.66
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	0.00	0.00	0.00	0.00	0.00
(e) Unallocated	433.36	439.66	403.14	433.36	403.14
Total	78 291.25	78 236.21	69 309.94	78 291.25	69 309.94





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	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
Part B - Geographic Segments					
I. Revenue					
(a) Domestic Operations	19 322.31	19 040.64	18 010.53	74 938.06	68 793.11
(b) Foreign Operations	657.76	622.70	588.63	2 503.23	2 432.53
Total	19 980.07	19 663.34	18 599.16	77 441.29	71 225.64
II. Assets					
(a) Domestic Operations	9 34 752.40	8 95 783.10	8 28 537.29	9 34 752.40	8 28 537.29
(b) Foreign Operations	53 200.43	50 681.59	44 873.37	53 200.43	44 873.37
Total	9 87 952.83	9 46 464.69	8 73 410.66	9 87 952.83	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 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
Asst. General Manager

K Anbumani
Asst. General Manager

Santanu Bai
Dy. General Manager

Sunil Jain
General Manager - CFO

Mini T M
Executive Director

- on Tour -

Brajesh Kumar Singh
Executive Director

Shiv Bajrang Singh
Executive Director

Ashutosh Choudhury
Executive Director

Binod Kumar
Managing Director & CEO

Place : Chennai
Date : 29.04.2026

