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Ref : ISC / 568 / 2017-18

10.11.2017

The Vice President
National Stock Exchange of India Limited
"Exchange Plaza", Bandra Kurla Complex
Bandra East
Mumbai - 400 051.

Dear Sir,

***Sub : Clarification on Financial Results of the Bank for the quarter / half year ended
30.09.2017- NSE Symbol : INDIANB.***

We refer to your e-mail dated 07.11.2017, seeking clarifications on the Financial Results of the Bank for the quarter / half year ended 30.09.2017. We submit the Segment wise Results of the Bank, giving the Segment Assets, Segment Liabilities and capital employed separately.

We request you to take on record the same.

Yours faithfully,


(Bimal Shah)
Company Secretary & Compliance Officer

Encl : a/a.

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2017 (Reviewed)	30.06.2017 (Reviewed)	30.09.2016 (Reviewed)	30.09.2017 (Reviewed)	30.09.2016 (Reviewed)	31.03.2017 (Audited)
Part A. Business Segments						
I. Segment Revenue						
(a) Treasury Operations	160609.95	1 63 170.77	1 39 150.59	3 23 780.72	2 73 423.66	5 56 211.13
(b) Corporate / Wholesale Banking	167168.84	1 61 281.75	1 67 415.94	3 28 450.59	3 40 448.87	6 67 920.54
(c) Retail Banking	156009.52	1 51 796.35	1 48 241.93	3 07 805.87	2 89 670.30	5 88 313.70
(d) Other Banking operations	3628.06	2 555.21	3 092.58	6 183.27	5 654.50	12 666.34
Total	4 87 416.37	4 78 804.08	4 57 901.04	9 66 220.45	9 09 197.33	18 25 111.71
Less : Inter segment Revenue						
Income from operations	4 87 416.37	4 78 804.08	4 57 901.04	9 66 220.45	9 09 197.33	18 25 111.71
2. Segment Results- Profit before tax						
(a) Treasury Operations	75 280.96	68 079.43	48 023.96	1 43 360.39	97 328.90	1 90 592.06
(b) Corporate / Wholesale Banking	31 254.63	29 373.70	27 812.02	60 628.33	49 473.51	1 08 365.82
(c) Retail Banking	28 608.02	26 390.76	23 607.46	54 998.78	40 397.48	92 741.46
(d) Other Banking Operations	2 416.92	1 395.35	1 176.60	3 812.27	3 738.52	8 371.35
Total	1 37 560.53	1 25 239.24	1 00 620.04	2 62 799.77	1 90 938.41	4 00 070.69
Add : (i) Other Un-allocable Income						
(ii) Exceptional item						
Less : (i) Minority Interest						
(ii) Other Un-allocated Expenditure	74 455.44	71 555.58	47 827.16	1 46 011.02	89 526.63	2 24 247.06
Total Profit Before Tax	63 105.09	53 683.66	52 792.88	1 16 788.75	1 01 411.78	1 75 823.63
Less : Provisions for taxation	17 950.79	16 443.12	12 279.15	34 393.91	30 162.21	35 255.91
Profit after tax	45 154.30	37 240.54	40 513.73	82 394.84	71 249.57	1 40 567.72
Other Information						
Segment Assets						
(a) Treasury Operations	74 02 719.50	70 42 060.70	64 69 059.47	74 02 719.50	64 69 059.47	71 64 255.47
(b) Corporate Banking	81 87 800.63	78 51 359.75	77 61 025.47	81 87 800.63	77 61 025.47	78 13 804.99
(c) Retail Banking	75 86 785.29	71 49 129.05	64 05 972.54	75 86 785.29	64 05 972.54	69 82 086.20
(d) Other Banking Operations	55.75	55.75	55.75	55.75	55.75	55.75
(e) Unallocated Corporate Assets	- 1 81 548.75	-1 35 667.58	- 83 937.68	- 1 81 548.75	- 83 937.68	-1 36 887.72
Total	2 29 95 812.42	2 19 06 937.67	2 05 52 175.55	2 29 95 812.42	2 05 52 175.55	2 18 23 314.69
Segment Liabilities						
(a) Treasury Operations	67 20 974.77	65 50 858.86	57 99 665.31	67 20 974.77	57 99 665.31	68 39 522.64
(b) Corporate Banking	73 89 767.16	69 99 146.92	70 19 690.76	73 89 767.16	70 19 690.76	68 57 025.73
(c) Retail Banking	68 52 707.16	63 83 612.32	58 28 192.77	68 52 707.16	58 28 192.77	61 53 433.99
(d) Other Banking Operations	.00	.00	.00	0	.00	.00
(e) Unallocated Corporate Liabilities	2 35 009.02	2 21 201.99	2 12 112.29	2 35 009.02	2 12 112.29	2 57 131.34
(f) Capital, Reserves and Surplus	17 97 354.31	17 52 117.58	16 92 514.42	17 97 354.31	16 92 514.42	17 16 200.99
Total	2 29 95 812.42	2 19 06 937.67	2 05 52 175.55	2 29 95 812.42	2 05 52 175.55	2 18 23 314.69
3. Capital Employed						
(Segment Assets - Segment Liabilities)						
(a) Treasury Operations	6 81 744.73	4 91 201.84	6 69 394.16	6 81 744.73	6 69 394.16	3 24 732.83
(b) Corporate / Wholesale Banking	7 98 033.47	8 52 212.83	7 41 334.71	7 98 033.47	7 41 334.71	9 56 779.26
(c) Retail Banking	7 34 078.13	7 65 516.73	5 77 779.77	7 34 078.13	5 77 779.77	8 28 652.21
(d) Other Banking Operations	55.75	55.75	55.75	55.75	55.75	55.75
(e) Unallocated	- 4 16 557.77	-3 56 869.57	-2 96 049.97	- 4 16 557.77	- 2 96 049.97	- 3 94 019.06
Total	17 97 354.31	17 52 117.58	16 92 514.42	17 97 354.31	16 92 514.42	17 16 200.99
Part B - Geographic Segments						
I. Revenue						
a) Domestic Operations	4 79 908.46	4 70 695.42	4 50 810.65	9 50 603.88	8 94 872.89	17 97 177.04
b) Foreign Operations	7 507.91	8 108.66	7 090.39	15 616.57	14 324.44	27 934.67
Total	4 87 416.37	4 78 804.08	4 57 901.04	9 66 220.45	9 09 197.33	18 25 111.71
II. Assets						
a) Domestic Operations	2 23 05 368.94	209 97 876.94	196 21 651.09	2 23 05 368.94	1 96 21 651.09	2 11 16 269.23
b) Foreign Operations	6 90 443.48	9 09 060.73	9 30 524.46	6 90 443.48	9 30 524.46	7 07 045.46
Total	2 29 95 812.42	2 19 06 937.67	2 05 52 175.55	2 29 95 812.42	2 05 52 175.55	2 18 23 314.69

Notes : 1. Segment Revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible.
2. Figures of the previous period have been regrouped wherever considered necessary to conform to current period classification.

Place : Chennai
Date : 06.11.2017

P A KRISHNAN
GENERAL MANAGER (ACCOUNTS)/CFO

