

## Q4 FY 2019-20 RESULTS

### Net Revenues

↑ 18.2%

₹ 21,236.6 Cr  
Q4 19-20

₹ 17,960.7 Cr  
Q4 18-19

### Operating Profit

₹ 12,958.8 Cr  
Q4 19-20

₹ 10,843.6 Cr  
Q4 18-19

19.5% ↑

### Net Profit

↑ 17.7%

₹ 6,927.7 Cr  
Q4 19-20

₹ 5,885.1 Cr  
Q4 18-19

### Total Deposits

₹ 1,147,502 Cr  
Q4 19-20

₹ 923,141 Cr  
Q4 18-19

24.3% ↑

### Total Advances

↑ 21.3%

₹ 993,703 Cr  
Q4 19-20

₹ 819,401 Cr  
Q4 18-19

### Balance Sheet Size

₹ 1,530,511 Cr  
Q4 19-20

₹ 1,244,541 Cr  
Q4 18-19

23.0% ↑

\* As compared to corresponding period of FY 2018-19

Net Int  
Margin

4.3%

Capital  
Adequacy

18.5%

Gross  
NPA

1.26%

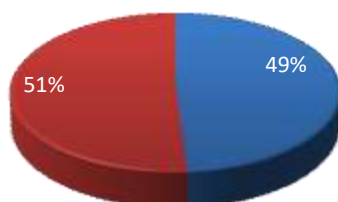
CASA  
(proportion)

42%

Total  
Banking Units\*

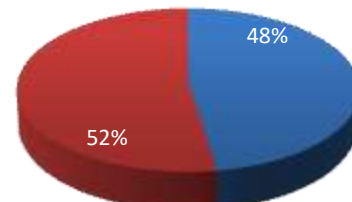
5,416

### Domestic Loan Mix



■ Wholesale ■ Retail

### Banking Units Mix



■ Metro & Urban ■ Semi-urban & Rural

\*In addition, there are 5,379 CSC banking correspondents as on date.