

Q2 FY 2020-21 RESULTS

Net Int Income

↑ 16.7%

₹ 15,776.4 Cr
Q2 20-21

₹ 13,515.0 Cr
Q2 19-20

Operating Profit

₹ 13,813.8 Cr
Q2 20-21

₹ 11,698.1 Cr
Q2 19-20

18.1% ↑

Net Profit

↑ 18.4%

₹ 7,513.1 Cr
Q2 20-21

₹ 6,345.0 Cr
Q2 19-20

Total Deposits

₹ 1,229,310 Cr
Q2 20-21

₹ 1,021,615 Cr
Q2 19-20

20.3% ↑

Total Advances

↑ 15.8%

₹ 1,038,335 Cr
Q2 20-21

₹ 896,984 Cr
Q2 19-20

Balance Sheet Size

₹ 1,609,428 Cr
Q2 20-21

₹ 1,325,072 Cr
Q2 19-20

21.5% ↑

* As compared to corresponding period of FY 2019-20

Core Net
Int Margin

4.1%

Capital
Adequacy

19.1%

Gross
NPA[#]

1.08%

CASA
(proportion)

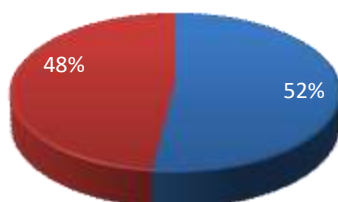
42%

Total
Branches*

5,430

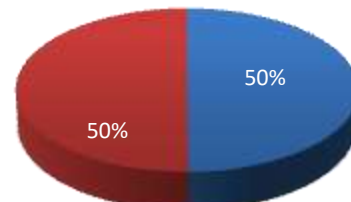
[#] Proforma GNPA 1.37%

Domestic Loan Mix



■ Wholesale ■ Retail

Branch Mix



■ Metro & Urban ■ Semi-urban & Rural

*In addition, there are 12,141 banking correspondents as on date.