

Q2 FY 2021-22 RESULTS

Net Revenues

↑ 14.7%

₹ 25,085.2 Cr
Q2 21-22

₹ 21,868.8 Cr
Q2 20-21

Operating Profit

₹ 15,807.3 Cr
Q2 21-22

₹ 13,813.8 Cr
Q2 20-21

14.4% ↑

Net Profit

↑ 17.6%

₹ 8,834.3 Cr
Q2 21-22

₹ 7,513.1 Cr
Q2 20-21

Total Deposits

₹ 1,406,343 Cr

₹ 1,229,310 Cr
Q2 20-21

14.4% ↑

Total Advances

↑ 15.5%

₹ 1,198,837 Cr
Q2 21-22

₹ 1,038,335 Cr
Q2 20-21

Balance Sheet Size

₹ 1,844,845 Cr
Q2 21-22

₹ 1,609,428 Cr
Q2 20-21

14.6% ↑

* As compared to corresponding period of FY 2020-21

Core Net
Int Margin

4.1%

Capital
Adequacy

20.0%

Gross
NPA

1.35%

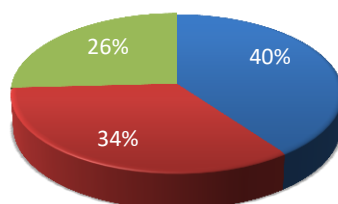
CASA
(proportion)

47%

Total
Branches*

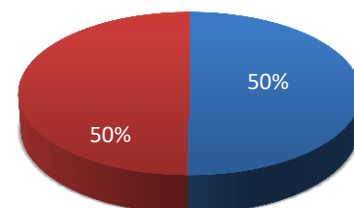
5,686

Loan Mix



■ Retail ■ CRB ■ Corporate

Branch Mix



■ Metro & Urban ■ Semi-urban & Rural

*In addition, there are 15,946 banking correspondents as on date.

FINANCIAL METRICS

	30-Sep-20	30-Jun-21	30-Sep-21
Net Interest Margin - assets	4.1	4.1	4.1
Net Interest Margin - interest earning assets	4.3	4.3	4.3
NII as a % of net revenue	72%	73%	70%
Wholesale fees as a % of fee income	9%	9%	7%
Retail fees as a % of fee income	91%	91%	93%
Count of employees	117,082	123,473	129,341
Cost to net revenue	37%	35%	37%
Credit costs as a % of PPOP	27%	32%	25%
Credit costs as a % of advances	1.8%	1.7%	1.3%
Return on average assets (ROA)	1.9	1.8	1.9
Earnings per share (basic) (Rs.)	13.7	14.0	16.0
Growth in advances (YoY)	15.7%	14.4%	15.5%
<i>Retail advances</i>	6.3%	9.3%	12.9%
<i>CRB advances</i>	9.4%	25.1%	27.6%
<i>Corporates and other wholesale advances</i>	43.2%	10.2%	6.0%
Growth in deposits (YoY)	20.3%	13.2%	14.4%
<i>CASA deposits</i>	27.5%	28.1%	28.7%
<i>CA deposits</i>	19.2%	23.7%	26.3%
<i>SA deposits</i>	31.8%	30.2%	29.8%
<i>Term deposits</i>	15.7%	3.1%	4.2%
CASA Ratio (EOP)	41.6%	45.5%	46.8%
Retail mix of deposits	80%	82%	82%
Total GNPA as a ratio of customer assets	1.30%	1.39%	1.28%
Total GNPA as a ratio of gross advances	1.37%	1.47%	1.35%
<i>Retail advances</i>	1.30%	1.50%	1.37%
<i>CRB advances</i>	2.12%	2.23%	1.95%
<i>CRB advances (ex Agri)</i>	1.61%	1.58%	1.40%
<i>Corporates and other wholesale</i>	0.67%	0.54%	0.55%
Total provisions as a % of advances	2.10%	2.16%	2.20%
Total provisions (ex. specific) as a % of advances	1.08%	1.15%	1.24%
Total provisions as a % of GNPA	154%	146%	163%
<i>Specific PCR</i>	74%	68%	71%

PRODUCT-WISE ADVANCES

(₹ Crs)

	30-Sep-20	30-Jun-21	30-Sep-21
Personal Loans	113,168	120,466	126,358
Auto	88,059	91,910	95,195
Home Loans	62,808	72,235	75,754
Payment Products	60,052	63,092	67,783
Loan against Property	48,611	51,696	54,426
Two Wheelers	10,585	9,526	9,713
Gold Loans	6,933	8,213	8,109
Other Retail	37,455	41,137	45,604
Commercial & Rural Banking Excl Agriculture	279,371	336,228	359,020
Agriculture	46,004	50,105	56,004
Corporates & Other Wholesale	294,767	314,621	312,423
Total	1,047,814	1,159,231	1,210,389