

## Q3 FY 2021-22 RESULTS

### Net Revenues

↑ 12.1%

₹ 26,627.0 Cr Q3 21-22  
₹ 23,760.8 Cr Q3 20-21

### Operating Profit

₹ 16,776.0 Cr Q3 21-22  
₹ 15,186.0 Cr Q3 20-21  
10.5% ↑

### Net Profit

↑ 18.1%

₹ 10,342.2 Cr Q3 21-22  
₹ 8,758.3 Cr Q3 20-21

### Total Deposits

₹ 1,445,918 Cr Q3 21-22  
₹ 1,271,124 Cr Q3 20-21  
13.8% ↑

### Total Advances

↑ 16.5%

₹ 1,260,863 Cr Q3 21-22  
₹ 1,082,324 Cr Q3 20-21

### Balance Sheet Size

₹ 1,938,286 Cr Q3 21-22  
₹ 1,654,228 Cr Q3 20-21  
17.2% ↑

\* As compared to corresponding period of FY 2020-21

Core Net  
Int Margin

4.1%

Capital  
Adequacy

19.5%

Gross  
NPA

1.26%

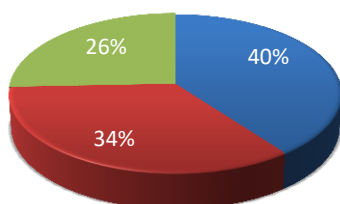
CASA  
(proportion)

47%

Total  
Branches\*

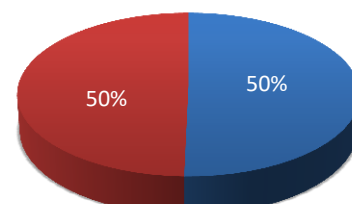
5,779

### Loan Mix



■ Retail ■ CRB ■ Corporate

### Branch Mix



■ Metro & Urban ■ Semi-urban & Rural

\*In addition, there are 15,700 banking correspondents as on date.

## FINANCIAL METRICS

	31-Dec-20	30-Sep-21	31-Dec-21
Net Interest Margin - assets	4.2	4.1	4.1
Net Interest Margin - interest earning assets	4.4	4.3	4.3
NII as a % of net revenue	69%	70%	69%
Wholesale fees as a % of fee income	6%	7%	7%
Retail fees as a % of fee income	94%	93%	93%
Count of employees	117,560	129,341	134,412
Cost to net revenue	36%	37%	37%
Credit costs as a % of PPOP	22%	25%	18%
Credit costs as a % of advances	1.3%	1.3%	0.9%
Growth in advances (YoY)	15.4%	15.5%	16.7%
<i>Retail advances</i>	4.9%	12.9%	13.3%
<i>CRB advances</i>	12.4%	27.6%	29.4%
<i>Corporates and other wholesale advances</i>	40.0%	6.0%	7.5%
Growth in deposits (YoY)	19.1%	14.4%	13.8%
<i>CASA deposits</i>	29.6%	28.7%	24.6%
<i>CA deposits</i>	19.6%	26.3%	22.1%
<i>SA deposits</i>	34.8%	29.8%	25.7%
<i>Term deposits</i>	12.2%	4.2%	5.6%
CASA Ratio (EOP)	43.0%	46.8%	47.1%
Retail mix of deposits	80%	82%	83%
Total GNPA as a ratio of customer assets	1.31%	1.28%	1.19%
Total GNPA as a ratio of gross advances	1.38%	1.35%	1.26%
<i>Retail advances</i>	1.33%	1.37%	1.14%
<i>CRB advances</i>	2.03%	1.95%	1.94%
<i>CRB advances (ex Agri)</i>	1.41%	1.40%	1.30%
<i>Corporates and other wholesale</i>	0.77%	0.55%	0.55%
Total provisions as a % of advances	2.05%	2.20%	2.16%
Total provisions (ex. specific) as a % of advances	1.06%	1.24%	1.27%
Total provisions as a % of GNPA	148%	163%	172%
<i>Specific PCR</i>	71%	71%	71%

## PRODUCT-WISE ADVANCES

	(₹ Crs)		
	31-Dec-20	30-Sep-21	31-Dec-21
Personal Loans	115,963	126,358	133,399
Auto	89,277	95,195	96,426
Home Loans	66,609	75,754	78,992
Payment Products	65,945	67,783	73,305
Loan against Property	49,817	54,426	57,736
Two Wheelers	10,465	9,713	9,288
Gold Loans	7,636	8,109	8,198
Other Retail	40,782	45,604	48,407
Commercial & Rural Banking Excl Agriculture	294,815	359,020	384,195
Agriculture	45,284	56,004	56,031
Corporates & Other Wholesale	303,483	312,423	326,182
<b>Total</b>	<b>1,090,077</b>	<b>1,210,389</b>	<b>1,272,160</b>