

Q4 FY 2021-22 RESULTS

Net Interest Income

↑ 10.2%

₹ 18,872.7 Cr
Q4 21-22

₹ 17,120.2 Cr
Q4 20-21

Fees & Commission

₹ 5,630.3 Cr
Q4 21-22

₹ 5,023.3 Cr
Q4 20-21

12.1% ↑

Net Profit

↑ 22.8%

₹ 10,055.2 Cr
Q4 21-22

₹ 8,186.5 Cr
Q4 20-21

Total Deposits

₹ 1,559,217 Cr
Q4 21-22

₹ 1,335,060 Cr
Q4 20-21

16.8% ↑

Total Advances

↑ 20.8%

₹ 1,368,821 Cr
Q4 21-22

₹ 1,132,837 Cr
Q4 20-21

Balance Sheet Size

₹ 2,068,535 Cr
Q4 21-22

₹ 1,746,871 Cr
Q4 20-21

18.4% ↑

* As compared to corresponding period of FY 2020-21

Core Net
Int Margin[^]

4.2%

Capital
Adequacy

18.9%

Gross
NPA

1.17%

CASA
(proportion)

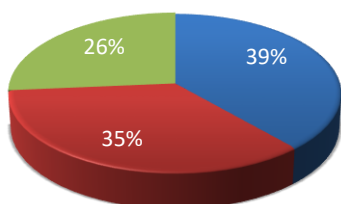
48%

Total
Branches[#]

6,342

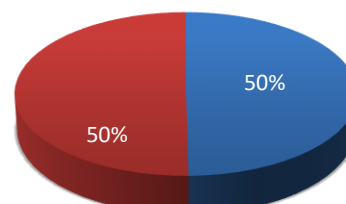
[^] on Interest Earning Assets

Loan Mix



■ Retail ■ CRB ■ Corporate

Branch Mix



■ Metro & Urban ■ Semi-urban & Rural

[#]In addition, there are 15,341 banking correspondents as on date.

FINANCIAL METRICS

	31-Mar-21	31-Dec-21	31-Mar-22
Net Interest Margin - assets	4.2	4.1	4.0
Net Interest Margin - interest earning assets	4.4	4.3	4.2
Net Credit Margin*	3.1	3.5	3.5
NII as a % of net revenue	69%	69%	71%
Wholesale fees as a % of fee income	6%	7%	6%
Retail fees as a % of fee income	94%	93%	94%
Count of employees	120,093	134,412	141,579
Cost to net revenue	37%	37%	38%
Credit costs as a % of PPOP	30%	18%	20%
Credit costs as a % of advances	1.6%	0.9%	1.0%
Growth in advances (YoY)	14.0%	16.7%	20.7%
<i>Retail advances</i>	5.7%	13.3%	15.2%
<i>CRB advances</i>	19.2%	29.4%	30.4%
<i>Corporates and other wholesale advances</i>	22.0%	7.5%	17.4%
Growth in deposits (YoY)	16.3%	13.8%	16.8%
<i>CASA deposits</i>	27.0%	24.6%	22.0%
<i>CA deposits</i>	21.8%	22.1%	12.8%
<i>SA deposits</i>	30.0%	25.7%	26.8%
<i>Term deposits</i>	8.5%	5.6%	12.3%
CASA Ratio (EOP)	46.1%	47.1%	48.2%
Retail mix of deposits	80%	83%	81%
Total GNPA as a ratio of customer assets	1.25%	1.19%	1.11%
Total GNPA as a ratio of gross advances	1.32%	1.26%	1.17%
<i>Retail advances</i>	1.22%	1.14%	1.17%
<i>CRB advances</i>	1.87%	1.94%	1.67%
<i>CRB advances (ex Agri)</i>	1.40%	1.30%	1.20%
<i>Corporates and other wholesale</i>	0.82%	0.55%	0.53%
Total provisions as a % of advances	2.02%	2.16%	2.13%
Total provisions (ex. specific) as a % of advances	1.10%	1.27%	1.28%
Total provisions as a % of GNPA	153%	172%	182%
<i>Specific PCR</i>	70%	71%	73%

*Net Credit Margin = NIM less specific credit cost^

^proforma specific for the quarter impacted by Supreme Court ruling

PRODUCT-WISE ADVANCES

(₹ Crs)

	31-Mar-21	31-Dec-21	31-Mar-22
Personal Loans	119,291	133,399	140,127
Auto	92,051	96,426	100,463
Home Loans	70,178	78,992	83,056
Payment Products	67,411	73,305	76,757
Loan against Property	51,195	57,736	62,248
Two Wheelers	10,282	9,288	9,288
Gold Loans	8,245	8,198	8,350
Other Retail	42,997	48,407	51,479
Commercial & Rural Banking Excl Agriculture	320,528	384,195	420,191
Agriculture	51,188	56,031	64,545
Corporates & Other Wholesale	309,942	326,182	364,011
Total	1,143,309	1,272,160	1,380,514