HDFC Bank Ltd.
HDFC Bank House, Senapati Bapat Marg,
Lower Parel,Mumbai - 400 013.
CIN: L65920MH1994PLC080618

Q1 FY 2023-24 RESULTS

Net Interest Income

↑ 21.1%

₹ 23,599.1 Cr	₹ 19,481.4 Cr
Q1 23-24	Q1 22-23

Fees & Commission

₹ 6,290.3 Cr	₹ 5,360.4 Cr
Q1 23-24	Q1 22-23

17.3% ↑

Net Profit

↑ 30.0%

₹ 11,951.8 Cr	₹ 9,196.0 Cr
Q1 23-24	Q1 22-23

Total Deposits

₹ 19,13,096 Cr	₹ 16,04,760 Cr
Q1 23-24	Q1 22-23

19.2% ↑

Total Advances

↑ 15.8%

₹ 16,15,672 Cr	₹ 13,95,068 Cr
Q1 23-24	Q1 22-23

Balance Sheet Size

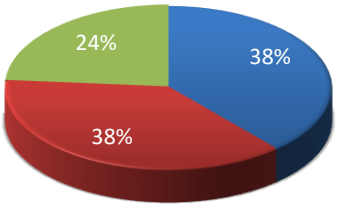
₹ 25,01,693 Cr	₹ 21,09,772 Cr
Q1 23-24	Q1 22-23

18.6% ↑

Core Net Int Margin[1]	Capital Adequacy	Gross NPA	CASA (proportion)	Total Branches[#]
4.3%	18.9%	1.17%	42%	7,860

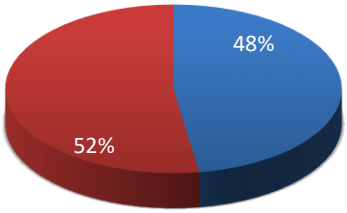
[1]on Interest Earning Assets

Loan Mix



Retail CRB Corporate

Branch Mix



Metro & Urban Semi-urban & Rural

[#]In addition, there are 15,194 banking correspondents.

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PRODUCT-WISE ADVANCES

(₹ Cr)

	30-Jun-22	31-Mar-23	30-Jun-23
Personal Loans	1,47,928	1,71,676	1,76,734
Auto	1,04,003	1,17,429	1,21,732
Home Loans	88,249	1,02,067	1,08,473
Payment Products	80,142	86,104	90,436
Loan Against Property	65,116	76,773	78,869
Two Wheelers	9,195	9,933	10,367
Gold Loans	8,808	10,842	11,691
Other Retail	54,440	59,754	59,498
Total Retail Advances	**5,57,880**	**6,34,578**	**6,57,800**
Emerging Corporates	1,52,781	1,83,151	1,87,783
Business Banking	1,99,168	2,53,452	2,59,013
Commercial Transportation	84,537	1,10,831	1,16,395
Agriculture	61,579	81,719	79,637
Total Commercial & Rural Banking	**4,98,064**	**6,29,152**	**6,42,828**
Corporates & Other Wholesale	**3,63,939**	**4,09,712**	**4,04,637**
Gross Advances	**14,19,884**	**16,73,443**	**17,05,265**
IBPC/BRDS	**(11,709)**	**(59,213)**	**(75,312)**
Total	**14,08,175**	**16,14,230**	**16,29,953**

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FINANCIAL METRICS

HDFC BANK	30-Jun-22	31-Mar-23	30-Jun-23
Yield on assets (%)	7.0	7.9	8.1
Cost of funds (incl. shareholders' funds) (%)	3.1	3.7	4.0
Net Interest Margin - assets (%)	4.0	4.1	4.1
Net Interest Margin - interest earning assets (%)	4.2	4.3	4.3
NII as a % of net revenue	75%	73%	72%
Wholesale fees as a % of fee income	8%	6%	7%
Retail fees as a % of fee income	92%	94%	93%
Retail liabilities fees as a % of fee income	*20%*	*16%*	*20%*
Third-party products related fees as a % of fee income	*21%*	*27%*	*19%*
Retail assets fees as a % of fee income	*21%*	*19%*	*20%*
Payments and cards business fees as a % of fee income	*31%*	*33%*	*34%*
Net revenue yield (%)	*5.2*	*5.8*	*5.6*
Count of employees	1,52,511	1,73,222	1,81,725
Credit costs as a % of PPOP	21%	14%	15%
Credit costs as a % of advances	0.91%	0.67%	0.70%
Credit costs net of recoveries as a % of advances	0.68%	0.44%	0.51%
Growth in advances (YoY) ^	22.5%	21.2%	20.1%
Retail advances	21.7%	19.3%	17.9%
CRB advances	28.9%	29.8%	29.1%
Corporates and other wholesale advances	15.7%	12.6%	11.2%
Growth in deposits (YoY)	19.2%	20.8%	19.2%
CASA deposits	20.1%	11.3%	10.7%
CA deposits	18.8%	14.3%	14.4%
SA deposits	20.6%	9.9%	9.1%
Term deposits	18.5%	29.6%	26.4%
CASA ratio	45.8%	44.4%	42.5%
Retail mix of deposits	82%	83%	83%
Total GNPA as a ratio of customer assets	1.22%	1.08%	1.13%
Total GNPA as a ratio of gross advances	1.28%	1.12%	1.17%
Retail advances	*1.18%*	*0.98%*	*0.95%*
CRB advances	*1.87%*	*1.56%*	*1.75%*
CRB advances (ex Agri)	*1.23%*	*1.10%*	*1.18%*
Corporates and other wholesale	*0.64%*	*0.50%*	*0.42%*
Total provisions as a % of advances	2.18%	1.97%	2.00%
Total provisions (ex. specific) as a % of advances	1.25%	1.12%	1.12%
Total provisions as a % of GNPA	170%	176%	171%
Specific PCR	73%	76%	75%

^ Gross of financing through IBPC/BRDS
Certain figures reported above will not add-up due to rounding.

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FINANCIAL METRICS

HDB Financial Services	30-Jun-22	31-Mar-23	30-Jun-23
Total advances (₹ crore)	61,814	70,031	73,568
Enterprise Lending advances Mix %	48%	45%	44%
Asset Finance advances Mix %	37%	38%	37%
Consumer Finance advances Mix %	15%	17%	19%
Secured advances Mix %	76%	74%	72%
Net Interest Margin - assets (%)	8.5	8.5	8.3
Credit Cost % of advances	2.6	1.6	1.5
Gross Stage3 % as a ratio of gross advances	4.95%	2.73%	2.48%
Return on average assets % (annualised)	2.9	3.3	3.2
Earnings Per Share (FTQ)	5.6	6.9	7.2
Book Value Per Share (₹)	125	145	151