

Q1 FY 2022-23 RESULTS

Net Interest Income

↑ 14.5%

₹ 19,481.4 Cr Q1 22-23

₹ 17,009.0 Cr Q1 21-22

Fees & Commission

₹ 5,360.4 Cr Q1 22-23

₹ 3,885.4 Cr Q1 21-22

38.0% ↑

Net Profit

↑ 19.0%

₹ 9,196.0 Cr Q1 22-23

₹ 7,729.6 Cr Q1 21-22

Total Deposits

₹ 1,604,760 Cr Q1 22-23

₹ 1,345,829 Cr Q1 21-22

19.2% ↑

Total Advances

↑ 21.6%

₹ 1,395,068 Cr Q1 22-23

₹ 1,147,652 Cr Q1 21-22

Balance Sheet Size

₹ 2,109,772 Cr Q1 22-23

₹ 1,753,941 Cr Q1 21-22

20.3% ↑

* As compared to corresponding period of FY 2021-22

Core Net Int Margin¹

4.2%

¹on Interest Earning Assets

Capital Adequacy²

18.1%

²incl. profits

Gross NPA

1.28%

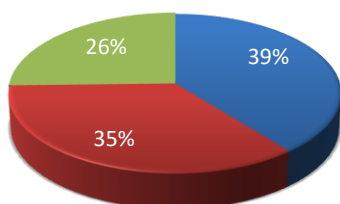
CASA (proportion)

46%

Total Branches[#]

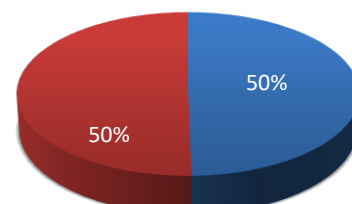
6,378

Loan Mix



■ Retail ■ CRB ■ Corporate

Branch Mix



■ Metro & Urban ■ Semi-urban & Rural

[#]In addition, there are 15,618 banking correspondents as on date.

FINANCIAL METRICS

	30-Jun-21	31-Mar-22	30-Jun-22
Net Interest Margin - assets	4.1	4.0	4.0
Net Interest Margin - interest earning assets	4.3	4.2	4.2
NII as a % of net revenue	73%	71%	75%
Wholesale fees as a % of fee income	9%	6%	8%
Retail fees as a % of fee income	91%	94%	92%
Count of employees	123,473	141,579	152,511
Core Cost to net revenue*	36%	38%	39%
Credit costs as a % of PPOP	32%	20%	21%
Credit costs as a % of advances	1.7%	1.0%	0.9%
Growth in advances (YoY) ^	14.4%	20.7%	22.5%
<i>Retail advances</i>	9.3%	15.2%	21.7%
<i>CRB advances</i>	25.1%	30.4%	28.9%
<i>Corporates and other wholesale advances</i>	10.2%	17.4%	15.7%
Growth in deposits (YoY)	13.2%	16.8%	19.2%
<i>CASA deposits</i>	28.1%	22.0%	20.1%
<i>CA deposits</i>	23.7%	12.8%	18.8%
<i>SA deposits</i>	30.2%	26.8%	20.6%
<i>Term deposits</i>	3.1%	12.3%	18.5%
CASA Ratio (EOP)	45.5%	48.2%	45.8%
Retail mix of deposits	82%	81%	82%
Total GNPA as a ratio of customer assets	1.39%	1.11%	1.22%
Total GNPA as a ratio of gross advances	1.47%	1.17%	1.28%
<i>Retail advances</i>	1.50%	1.17%	1.18%
<i>CRB advances</i>	2.23%	1.67%	1.87%
<i>CRB advances (ex Agri)</i>	1.58%	1.20%	1.23%
<i>Corporates and other wholesale</i>	0.54%	0.53%	0.64%
Total provisions as a % of advances	2.16%	2.13%	2.18%
Total provisions (ex. specific) as a % of advances	1.15%	1.28%	1.25%
Total provisions as a % of GNPA	146%	182%	170%
<i>Specific PCR</i>	68%	73%	73%

*Excluding trading and Mark to Market gain/loss

^Gross of transfers through IBPC/BRDS

PRODUCT-WISE ADVANCES

(₹ Crs)

	30-Jun-21	31-Mar-22	30-Jun-22
Personal Loans	120,466	140,127	147,928
Auto	91,910	100,463	104,003
Home Loans	72,235	83,056	88,249
Payment Products	63,092	76,757	80,142
Loan Against Property	51,696	62,248	65,116
Two Wheelers	9,526	9,288	9,195
Gold Loans	8,213	8,350	8,808
Other Retail	41,137	51,479	54,440
Total Retail Assets	458,277	531,767	557,880
Emerging Corporates	123,490	147,835	152,781
Business Banking	146,769	191,599	199,168
Commercial Transportation	65,969	80,757	84,537
Agriculture	50,105	64,545	61,579
Total Commercial & Rural Banking	386,334	484,736	498,064
Corporates & Other Wholesale	314,621	364,011	363,939
IBPC/BRDS	-	-	(11,709)
Total	1,159,231	1,380,514	1,408,175