

Q2 FY 2022-23 RESULTS

Net Interest Income

↑ 18.9%
₹ 21,021.2 Cr Q2 22-23
₹ 17,684.4 Cr Q2 21-22

Fees & Commission

₹ 5,802.9 Cr Q2 22-23
₹ 4,945.9 Cr Q2 21-22
17.3% ↑

Net Profit

↑ 20.1%
₹ 10,605.8 Cr Q2 22-23
₹ 8,834.3 Cr Q2 21-22

Total Deposits

₹ 1,673,408 Cr Q2 22-23
₹ 1,406,343 Cr Q2 21-22
19.0% ↑

Total Advances

↑ 23.4%
₹ 1,479,873 Cr Q2 22-23
₹ 1,198,837 Cr Q2 21-22

Balance Sheet Size

₹ 2,227,893 Cr Q2 22-23
₹ 1,844,845 Cr Q2 21-22
20.8% ↑

* As compared to corresponding period of FY 2021-22

Core Net
Int Margin¹

4.3%

¹on Interest Earning Assets

Capital
Adequacy²

18.0%

²incl. profits

Gross
NPA

1.23%

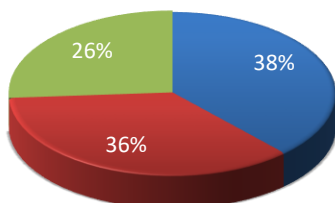
CASA
(proportion)

45%

Total
Branches[#]

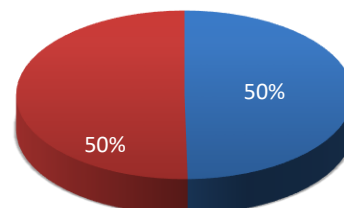
6,499

Loan Mix



■ Retail ■ CRB ■ Corporate

Branch Mix



■ Metro & Urban ■ Semi-urban & Rural

[#]In addition, there are 15,691 banking correspondents as on date.

FINANCIAL METRICS

	30-Sep-21	30-Jun-22	30-Sep-22
Net Interest Margin - assets	4.1	4.0	4.1
Net Interest Margin - interest earning assets	4.3	4.2	4.3
NII as a % of net revenue	70%	75%	73%
Wholesale fees as a % of fee income	7%	8%	7%
Retail fees as a % of fee income	93%	92%	93%
Count of employees	129,341	152,511	161,027
Core Cost to net revenue*	38%	39%	39%
Credit costs as a % of PPOP	25%	21%	19%
Credit costs as a % of advances	1.30%	0.91%	0.87%
Growth in advances (YoY) ^	15.5%	22.5%	25.8%
<i>Retail advances</i>	12.9%	21.7%	20.2%
<i>CRB advances</i>	27.6%	28.9%	31.3%
<i>Corporates and other wholesale advances</i>	6.0%	15.7%	27.0%
Growth in deposits (YoY)	14.4%	19.2%	19.0%
<i>CASA deposits</i>	28.7%	20.1%	15.4%
<i>CA deposits</i>	26.3%	18.8%	11.7%
<i>SA deposits</i>	29.8%	20.6%	17.1%
<i>Term deposits</i>	4.2%	18.5%	22.1%
CASA Ratio (EOP)	46.8%	45.8%	45.4%
Retail mix of deposits	82%	82%	83%
Total GNPA as a ratio of customer assets	1.28%	1.22%	1.18%
Total GNPA as a ratio of gross advances	1.35%	1.28%	1.23%
<i>Retail advances</i>	1.37%	1.18%	1.13%
<i>CRB advances</i>	1.95%	1.87%	1.76%
<i>CRB advances (ex Agri)</i>	1.40%	1.23%	1.23%
<i>Corporates and other wholesale</i>	0.55%	0.64%	0.57%
Total provisions as a % of advances	2.20%	2.18%	2.09%
Total provisions (ex. specific) as a % of advances	1.24%	1.25%	1.19%
Total provisions as a % of GNPA	163%	170%	171%
<i>Specific PCR</i>	71%	73%	73%

*Excluding trading and Mark to Market gain/loss

^Gross of transfers through IBPC/BRDS

PRODUCT-WISE ADVANCES

	(₹ Crs)		
	30-Sep-21	30-Jun-22	30-Sep-22
Personal Loans	1,26,358	1,47,928	1,54,820
Auto	95,195	1,04,003	1,08,788
Home Loans	75,754	88,249	93,050
Payment Products	67,783	80,142	81,966
Loan Against Property	54,426	65,116	69,313
Two Wheelers	9,713	9,195	9,597
Gold Loans	8,109	8,808	9,434
Other Retail	45,604	54,440	53,580
Total Retail Assets	4,82,942	5,57,880	5,80,546
Emerging Corporates	1,29,612	1,52,781	1,64,558
Business Banking	1,59,807	1,99,168	2,18,014
Commercial Transportation	69,601	84,537	91,890
Agriculture	56,004	61,579	70,278
Total Commercial & Rural Banking	4,15,024	4,98,064	5,44,740
Corporates & Other Wholesale	3,12,423	3,63,939	3,96,779
IBPC/BRDS	-	(11,709)	(28,815)
Total	12,10,389	14,08,175	14,93,250