

Major Financial Highlights

(Y-o-Y) (Q: Sep 21 vis-à-vis Q: Sep 20)



Net Profit Grew By
103% to Rs. 264 Crore



Operating Profit
Increased By 40%



Net Interest Margin (NIM)
Improved To **3.27%**



Cost Of Deposit
Reduced By 47
Basis Points



Cost To Income Ratio
Improved To 46.76%



Gross NPA declined
to 5.56%



Net NPA
Reduced to 1.73%



Provision Coverage Ratio
Improved to 92.38%



Return On Asset
Increased By 25
Basis Points To 0.53%

Business Performance

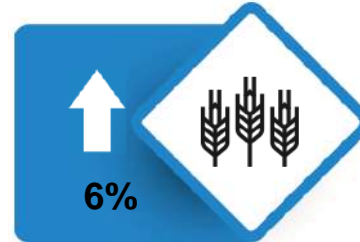
(Y-o-Y) (Q: Sep 21 vis-à-vis Q: Sep 20)



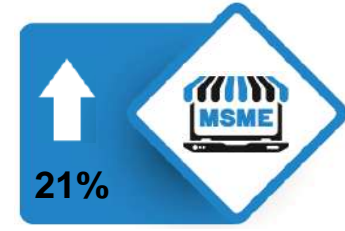
Gross Advances



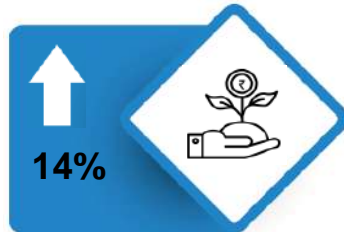
Retail



Agriculture



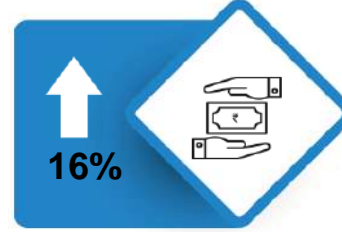
MSME



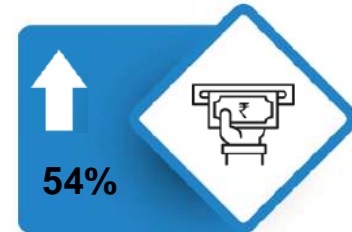
Net Investments



Total Deposit



Saving Deposit

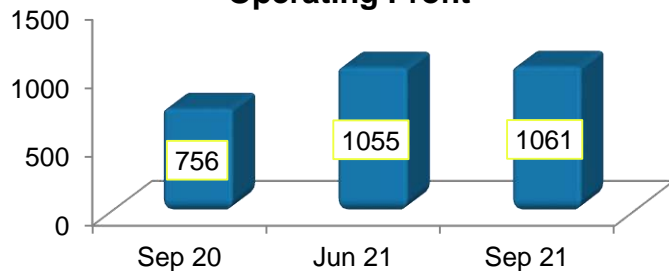


Current Deposit

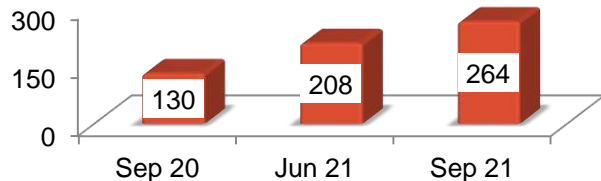
Quarter Ended

(₹ In Crore)

Operating Profit

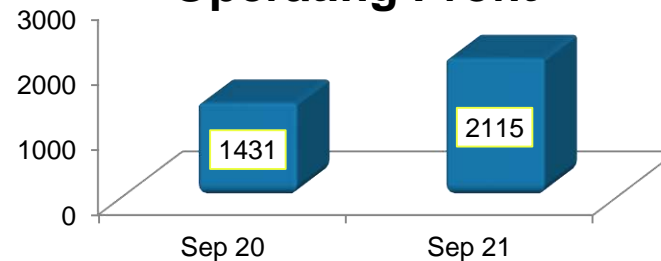


Net Profit

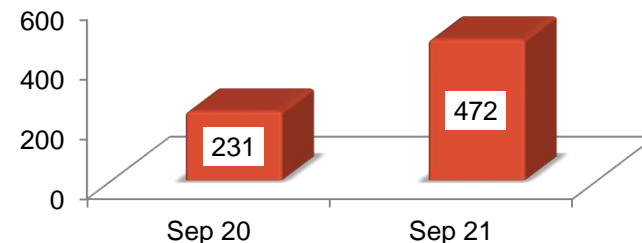


Half Year Ended

Operating Profit



Net Profit



NII & NIM (%)



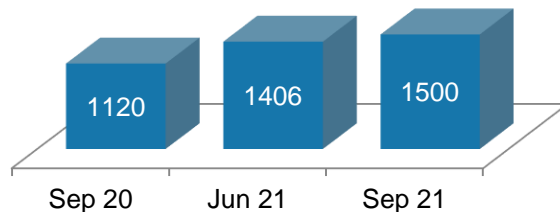
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Quarter Ended

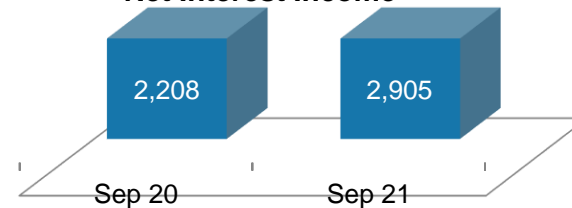
(₹ In Crore)

Half Year Ended

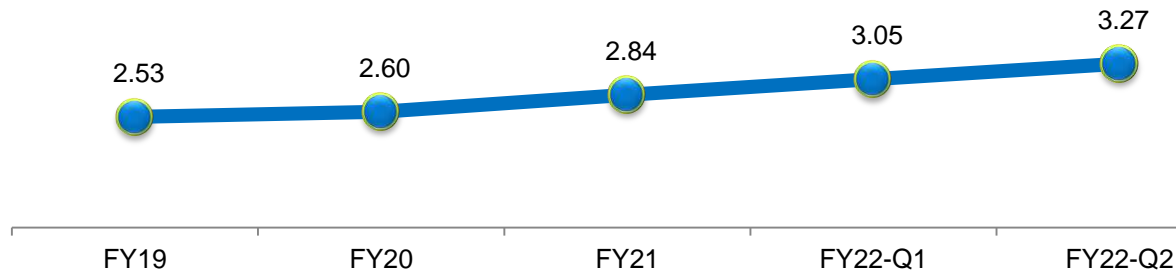
Net Interest Income



Net Interest Income



NIM (%)



Statement of Income & Expense



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(₹ In Crore)

Particulars	Quarter Ended				Half Year Ended		
	Sep-20	Jun-20	Sep-21	Y-o-Y(%)	Sep-20	Sep-21	Y-o-Y(%)
Total Income :-	3,270	3,739	3,700	13.16	6,499	7,439	14.47
Interest Income	2,868	3,104	3,207	11.84	5,764	6,311	9.49
Non Interest Income	402	635	493	22.61	735	1,128	53.54
Total Expenses :-	2,513	2,684	2,639	5.02	5,068	5,324	5.04
Interest Expense	1,747	1,698	1,708	(2.27)	3,556	3,405	(4.23)
Operating Expense	766	987	932	21.65	1,512	1,918	26.84
Operating Profit	756	1,055	1,061	40.22	1,431	2,115	47.85
Provisions & Contingencies other than taxes	372	595	516	38.73	945	1,110	17.52
Profit before tax	385	460	545	41.65	486	1,005	106.83
Tax Expense	255	252	281	10.47	255	533	109.29
Net Profit	130	208	264	102.71	231	472	104.11

Interest Earnings



Quarter Ended

(₹ In Crore)

Half Year Ended

2,868

3,104

3,207

	Sep 20	Jun 21	Sep 21
Total Interest Income	2,868	3,104	3,207
Interest on Advances	1,708	1,952	1,941
Interest on Investment	1,051	1,087	1,119
Other Interest Income	109	64	147

5,764

6,311

	Sep 20	Sep 21
Total Interest Income	5,764	6,311
Interest on Advances	3,399	3,894
Interest on Investment	2,048	2,206
Other Interest Income	317	211

Non-Interest Income



₹ In Crore

Particulars	Quarter Ended				Half Year Ended		
	Sep-20	Jun-21	Sep-21	Y-o-Y (%)	Sep-20	Sep-21	Y-o-Y (%)
Fee Based Income	273	253	303	10.97	426	556	30.52
Treasury Income	125	300	113	(9.21)	300	414	37.91
Miscellaneous Income	4	82	76	1,867.27	9	158	1,721.63
Non-Interest Income	402	635	493	22.61	735	1,128	53.54

Interest Expense

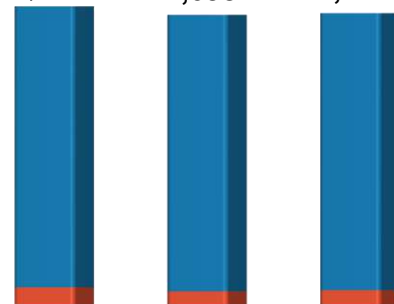


Quarter Ended

₹ In Crore

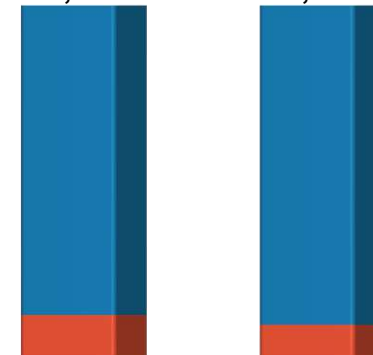
Half Year Ended

1,747 1,698 1,708



	Sep 20	Jun 21	Sep 21
Total Interest Expense	1,747	1,698	1,708
Interest on Deposit	1,632	1,605	1,609
Other Interest Expense	116	93	99

3,556 3,405



	Sep 20	Sep 21
Total Interest Expense	3,556	3,405
Interest on Deposit	3,308	3,213
Other Interest Expense	247	192

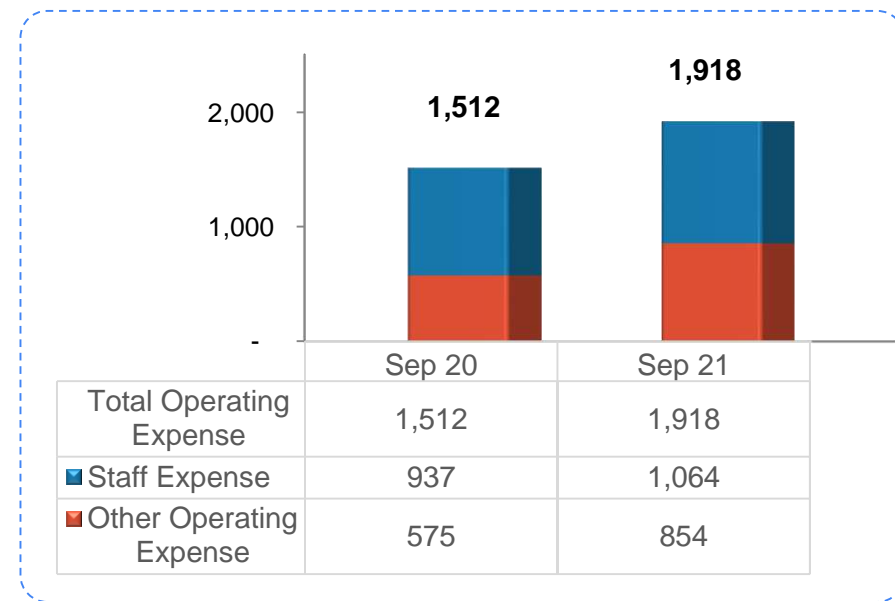
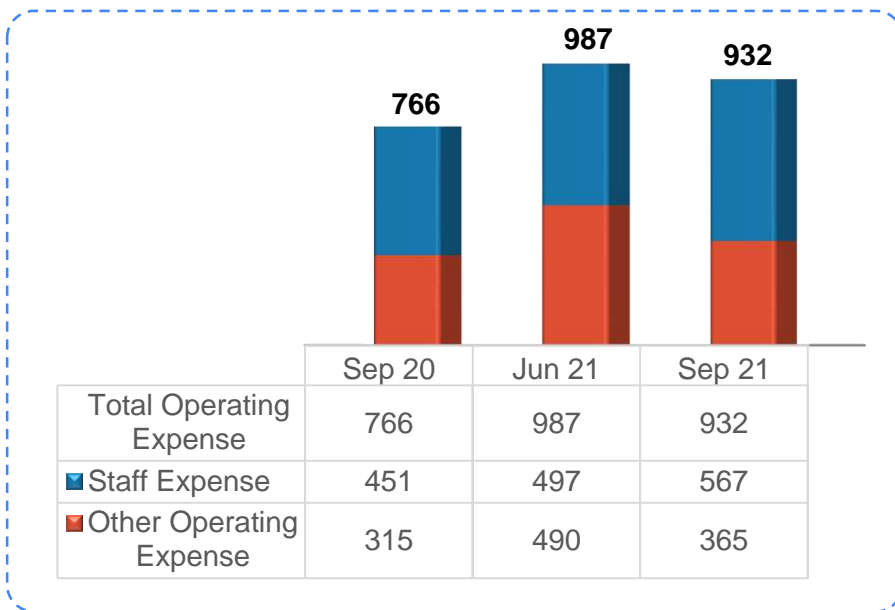
Operating Expense



Quarter Ended

₹ In Crore

Half Year Ended



Other Operating Expense



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(₹ In Crore)

**Expenditure Item
(Excluding Staff Exp)**

	Quarter Ended			Half Year Ended	
	Sep-20	Jun-21	Sep-21	Sep-20	Sep-21
Rent, taxes, lighting	58	65	47	106	112
Printing & Stationery	5	4	6	7	10
Depreciation on fixed assets	46	41	74	90	114
Directors Fees & Expenses	0.09	0.09	0.09	0.17	0.18
Auditors Fees	8	5	4	11	9
Law Charges	4	4	6	6	9
Postage, Telegram, Telephone etc.	15	12	13	29	25
Repairs & Maintenance	34	48	42	64	90
Insurance	47	56	55	97	112
Other Expenditure	97	254	119	166	373
Total Non-Interest Expense	315	490	365	575	854

Provision & Contingencies

(₹ in Crore)

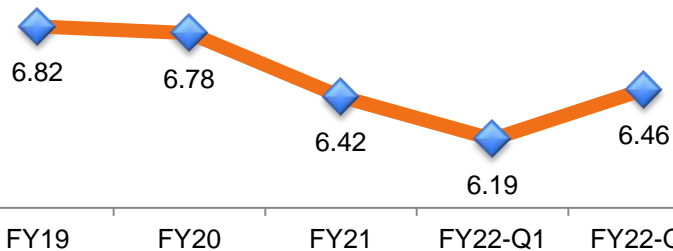
Particulars	Quarter Ended			Half Year Ended	
	Sep-20	Jun-21	Sep-21	Sep-20	Sep-21
Prov for Non Performing Assets less- Recovery in w/off accounts	(5)	449	583	370	1,032
Prov for Standard/Restructured Assets	273	257	22	471	280
Prov for Non-performing Investment	111	(0)	(0)	116	(0)
Other provisions (net of write back)	(8)	(112)	(89)	(13)	(201)
Provision & Contingencies other than taxes	372	595	516	945	1,110
Income Tax [net of DTA & write back]	255	252	281	255	533
TOTAL PROVISIONS	626	847	797	1,199	1,644

Recovery in w/off includes Rs 258 cr of DHFL

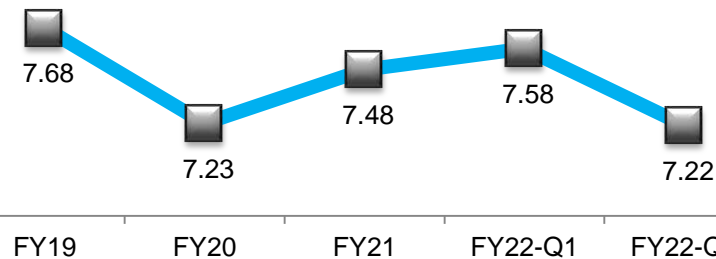
Key Financial Ratios (%)



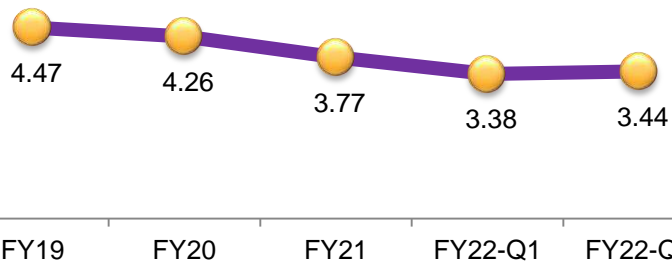
Yield on Funds



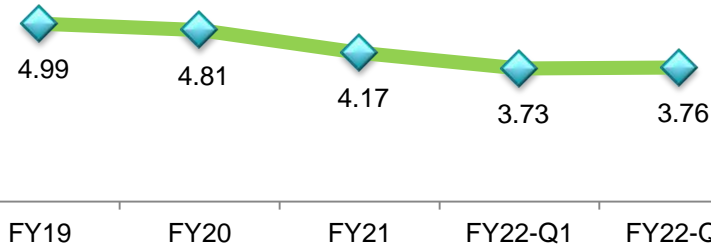
Yield on Advances



Cost of Funds



Cost of Deposit



Asset & Liabilities – An Overview



LIABILITIES	As on		
	Sep-20	Jun-21	Sep-21
Capital	6,560	6,560	6,731
Reserves and Surplus	5,257	5,781	6,278
Deposits	1,58,626	1,74,378	1,81,572
Borrowings	5,288	7,662	7,873
Other Liabilities & Provisions	3,980	5,880	5,668
TOTAL	1,79,711	2,00,262	2,08,122
ASSETS	Sep-20	Jun-21	Sep-21
Cash and Balances with RBI	5,438	9,718	13,838
Balances with Bank & Call Money	80	48	53
Investments	63,040	72,294	71,774
Advances (Net)	97,511	1,05,909	1,10,728
Fixed Assets	1,691	1,653	1,621
Other Assets	11,950	10,641	10,107
TOTAL	1,79,711	2,00,262	2,08,122

(₹ In Crore)

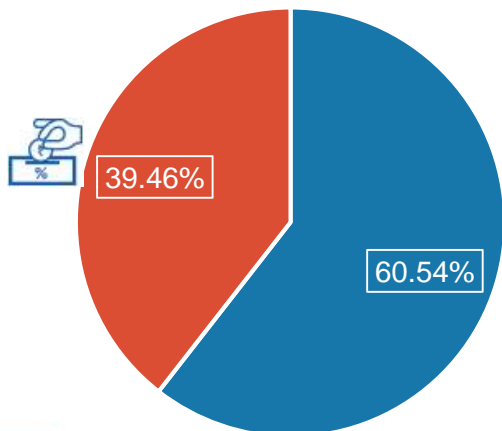
Business Mix

(₹ In Crore)

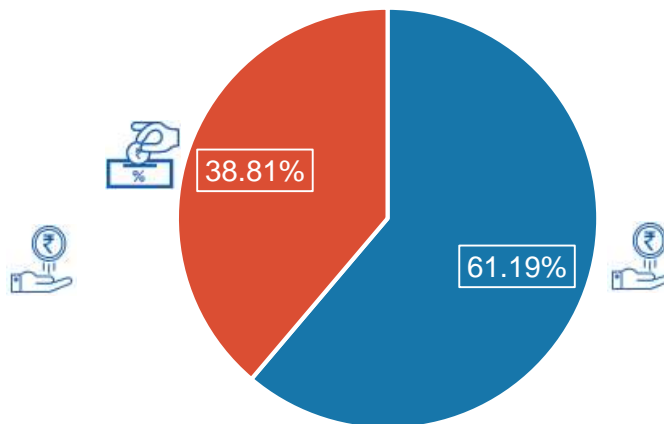
As on

PARTICULAR	Sep-20	Jun-21	Sep-21	Y-o-Y (%)
Total Business	2,62,034	2,84,970	2,96,808	13.27
Gross Advances	1,03,408	1,10,592	1,15,236	11.44
Total Deposits	1,58,626	1,74,378	1,81,572	14.47

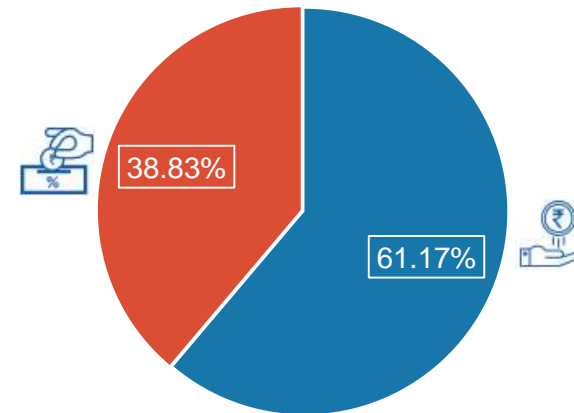
Sep 20



Jun 21



Sep 21

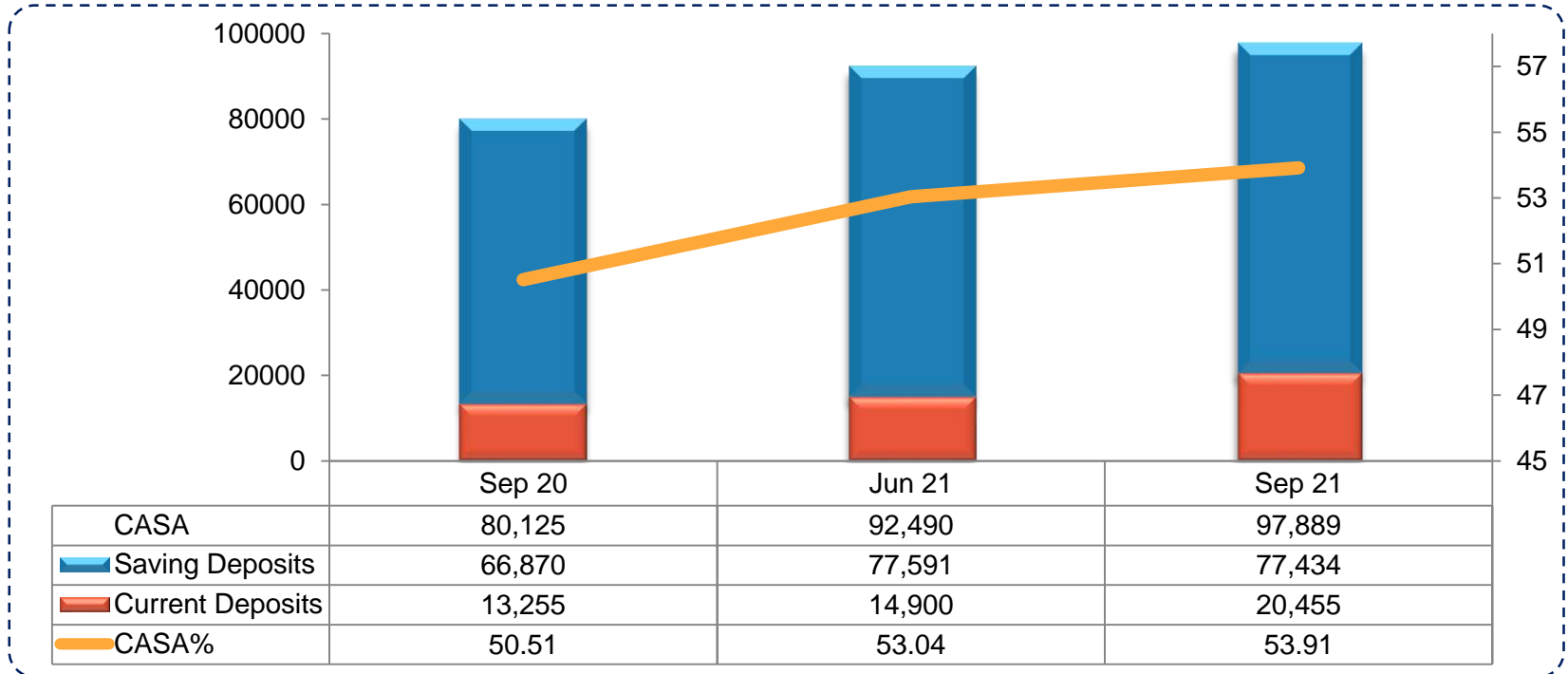


■ Total Deposit ■ Gross Advances

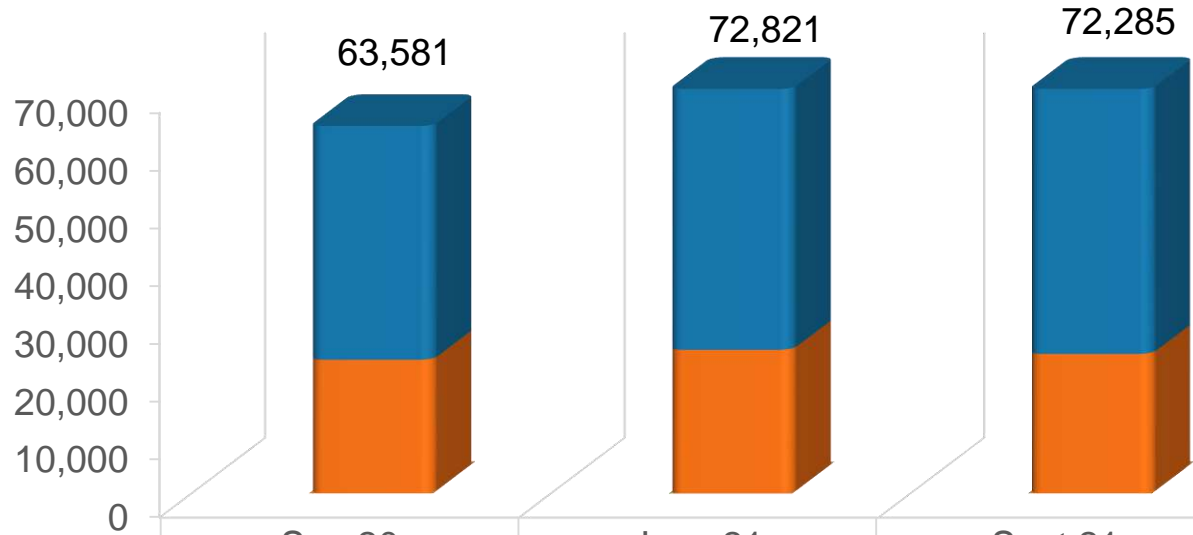
CASA Deposit- Healthy & Sustainable Growth



(₹ in Crore)



Investments



	Sep 20	June 21	Sept 21
Gross Investment	63,581	72,821	72,285
■ HTM	40,425	47,943	48,123
■ AFS	23,075	24,877	24,101
■ HFT	80	1	60

Credit Portfolio- Balanced Loan Growth



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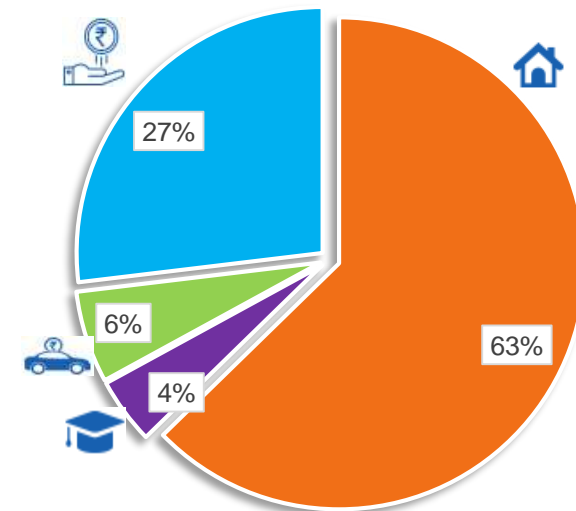
(₹ In Crore)

Particulars	As on			Growth Y-o-Y(%)
	Sep-20	Jun-21	Sep -21	
Gross Advances	1,03,408	1,10,592	1,15,236	11.44
<i>of which</i>				
Retail Sector	26,628	28,871	30,480	14.47
Agriculture Sector	16,039	15,914	17,040	6.24
MSME Sector	19,057	21,707	22,995	20.66
Total RAM	61,724	66,492	70,515	14.24
Corporate & Others	41,683	44,100	44,721	7.29
RAM + Corporate & others	1,03,407	1,10,592	1,15,236	11.44
RAM % to Gross Advances	59.69	60.12	61.19	

Retail

₹ In Crore

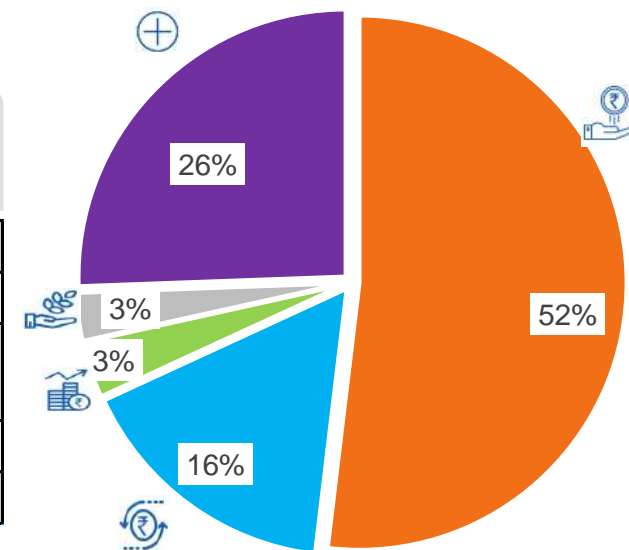
Particulars	Sep-20	Jun-21	Sep-21	Y-o-Y Growth %
Gross Advances	1,03,408	1,10,592	1,15,236	11.44
of which RETAIL	26,628	28,871	30,480	14.47
Housing	15,881	18,215	19,112	20.35
Education	1,255	1,255	1,325	5.56
Vehicle	1,450	1,779	1,844	27.15
Others	8,043	7,623	8,200	1.95



■ Housing ■ Education
■ Vehicle ■ Others

₹ In Crore

Particulars	Sep-20	Jun-21	Sep-21	Y-o-Y Growth %
Gross Advances	1,03,408	1,10,592	1,15,236	11.44
of which AGRICULTURE	16,039	15,914	17,040	6.24
Farm Credit (Crop, Investment & Allied)	11,714	11,357	12,188	4.05
Agri Infrastructure	429	486	493	14.98
Agri Ancillary Activities	3,896	4,070	4,358	11.86

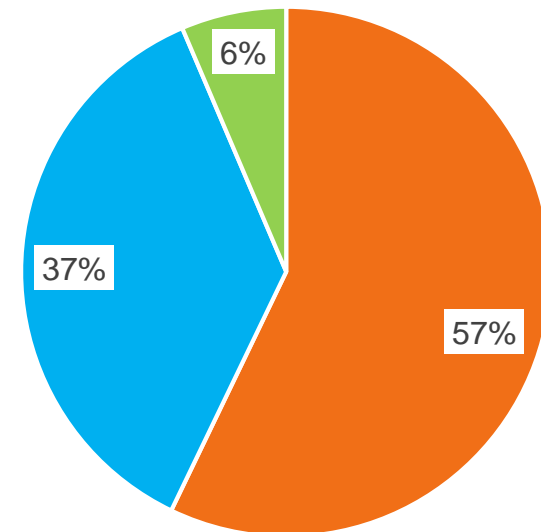


- Crop Loans
- Investment Credit
- Agri Allied
- Infrastructure
- Ancillary

₹ In Crore

Particulars

	Sep-20	Jun-21	Sep-21	Y-o-Y Growth %
Gross Advances	1,03,408	1,10,592	1,15,236	11.44
of which MSME	19,057	21,707	22,995	20.66
Micro	10,910	13,453	14,752	35.21
Small	7,129	6,759	7,011	(1.65)
Medium	1,018	1,495	1,231	20.93



Micro Small Medium

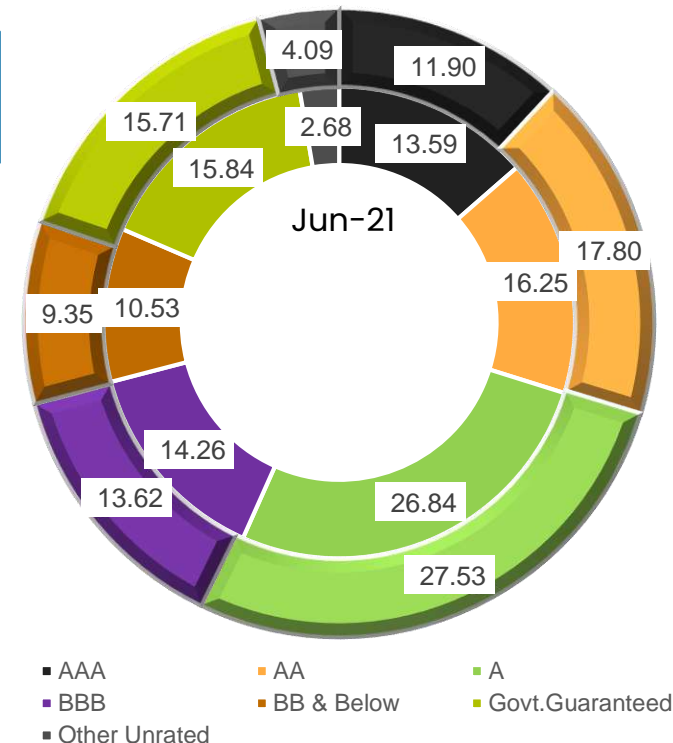
External Rating-wise Advances – Above 25 cr

₹ In Crore

Particulars

Particulars	Jun - 21			Sep - 21		
	No. of Borrower	O/s Amount	% to Amount	No. of Borrower	O/s Amount	% to Amount
Total Eligible Exposure for External Rating	250	49,086	100	258	49,682	100
AAA	13	6,669	13.59	13	5,914	11.90
AA	36	7,977	16.25	44	8,844	17.80
A	72	13,177	26.84	72	13,676	27.53
BBB	48	7,002	14.26	52	6,768	13.62
BB & Below	55	5,168	10.53	50	4,645	9.35
Total Rated	224	39,992	81.47	231	39,848	80.20
Govt. Guaranteed exposure (Unrated)	14	7,777	15.84	15	7,803	15.71
Other Unrated	12	1,317	2.68	12	2,032	4.09

Sep-21



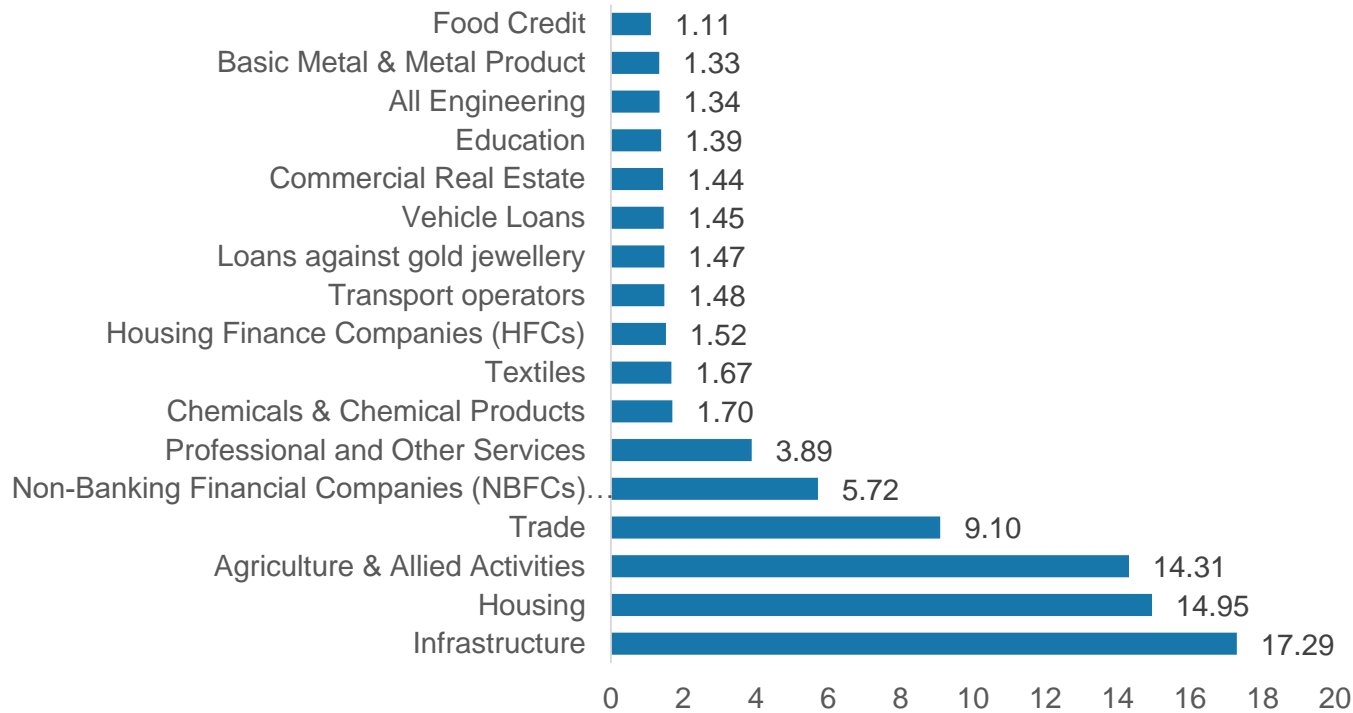
Funded Exposure to Selected Sectors & Industries (more than 1%) - Sep 21



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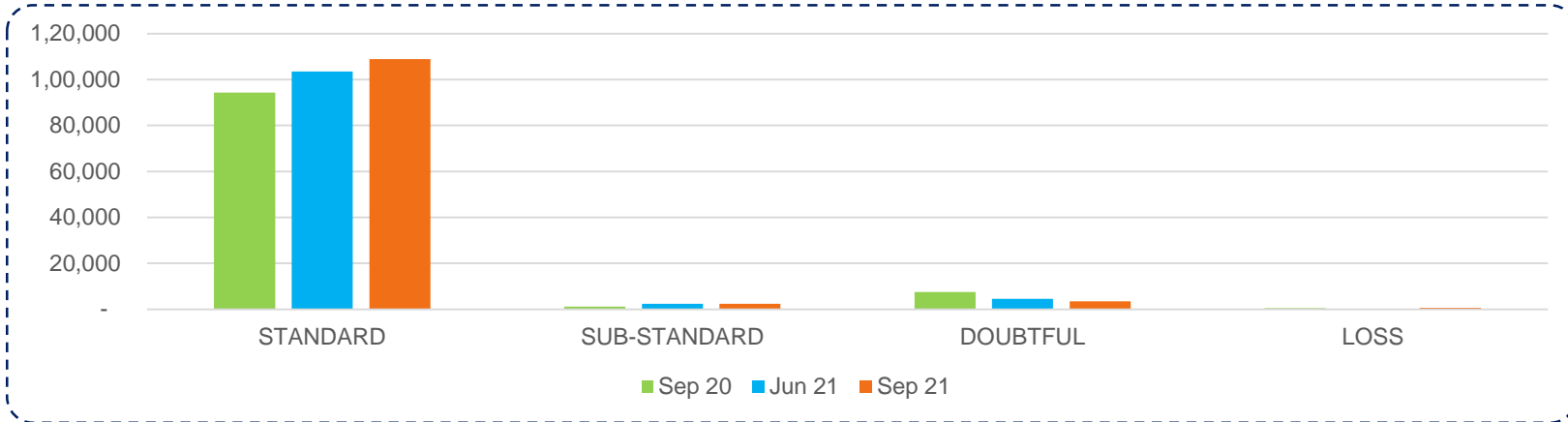
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Top 3 selected sectors are Infrastructure, Housing and Agriculture & Allied Activities which cover 46% of total funded exposure

Improved Asset Quality backed by High PCR

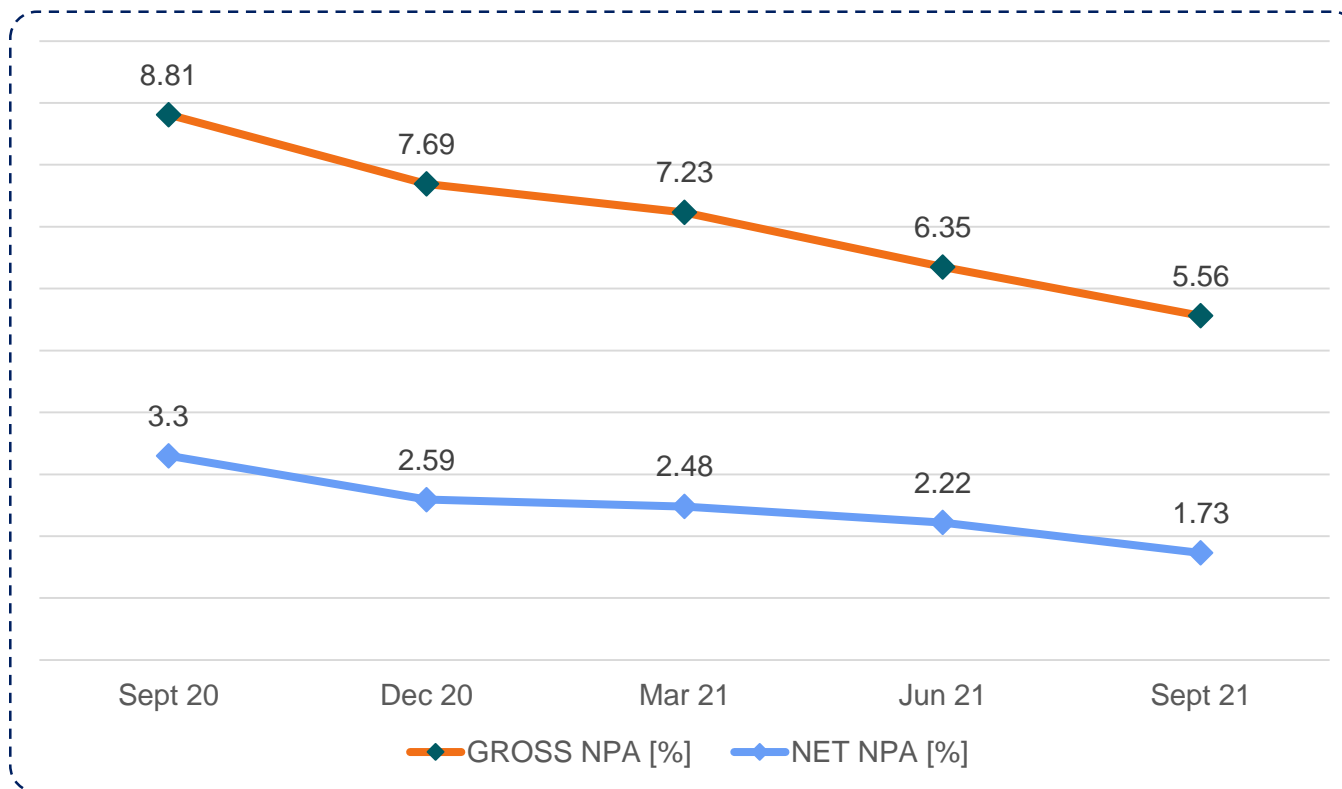


₹ In Crore

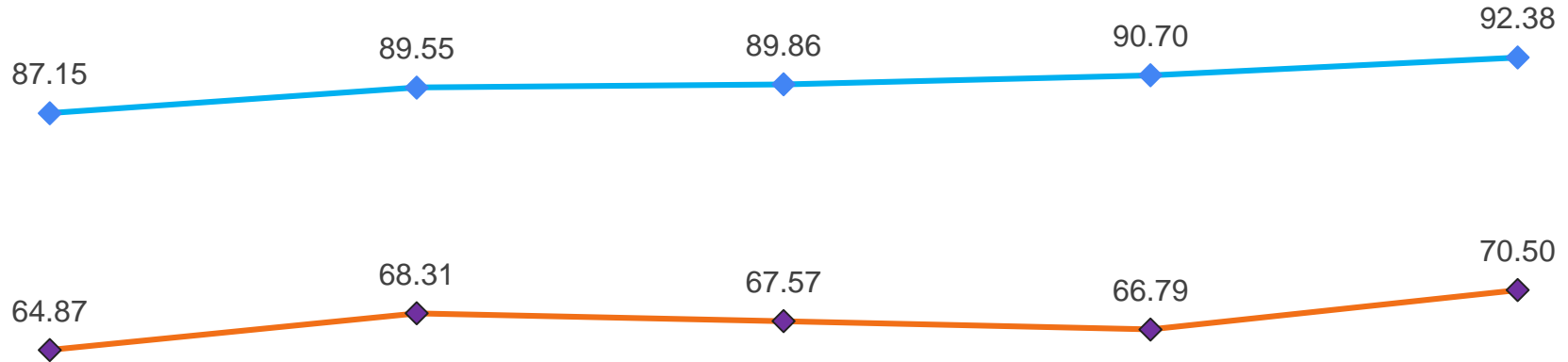
As on

Particulars	Sep-20	Jun-21	Sep-21
Standard	94,303	1,03,571	1,08,833
Sub-Standard	1,100	2,323	2,362
Doubtful	7,484	4,548	3,406
Loss	521	151	635
Total Advances	1,03,408	1,10,592	1,15,236

Gross & Net NPA (%)



Provisions Coverage Ratio



	Sep-20	Dec-20	Mar-21	Jun-21	Sep-21
◆ PCR [%] (including TWO)	87.15	89.55	89.86	90.70	92.38
◆ PCR [%] (excluding TWO)	64.87	68.31	67.57	66.79	70.50

Movement of NPA

(₹ in Crore) Particular	Quarter Ended			Half Year Ended	
	Sep-20	Jun-21	Sep-21	Sep-20	Sep-21
Opening Level of Gross NPAs	10,559	7,780	7,022	12,152	7,780
Total Reductions	1,578	1,695	1,236	3,238	2,631
<i>of which : Recovery + Upgradation</i>	556	649	645	678	1,662
Gross Addition	125	937	618	191	1,254
<i>of which : Variable</i>	40	97	64	53	116
<i>: Fresh Slippages</i>	84	840	553	138	1,138
Net Increase	(1,453)	(758)	(618)	(3,047)	(1,377)
Closing Level of Gross NPAs	9,105	7,022	6,403	9,105	6,403

Sector-wise Credit Deployment & NPA



(₹ in Crore)

Particular	Sep - 20			Jun - 21			Sep - 21		
	Advance	Sector NPA	Sector NPA(%)	Advance	Sector NPA	Sector NPA(%)	Advance	Sector NPA	Sector NPA(%)
Agriculture	16,039	3,480	21.70	15,914	3,345	21.02	17,040	3,258	19.12
Retail	26,628	696	2.61	28,871	673	2.33	30,480	503	1.65
Micro & Small	18,039	2,021	11.20	20,212	2,057	10.18	21,763	1,771	8.14
Sub Total [A]	60,707	6,197	10.21	64,997	6,075	9.35	69,284	5,532	7.98
% of [A] to Total Advance	58.71			58.77			60.12		
Medium	1,018	116	11.35	1,495	92	6.14	1,231	121	9.81
Large Corporate & others	41,683	2,793	6.70	44,100	855	1.94	44,721	751	1.68
Sub Total [B]	42,701	2,909	6.81	45,595	947	2.08	45,952	871	1.90
% of [B] to Total Advance	41.29			41.23			39.88		
Total	1,03,408	9,105	8.81	1,10,592	7,022	6.35	1,15,236	6,403	5.56

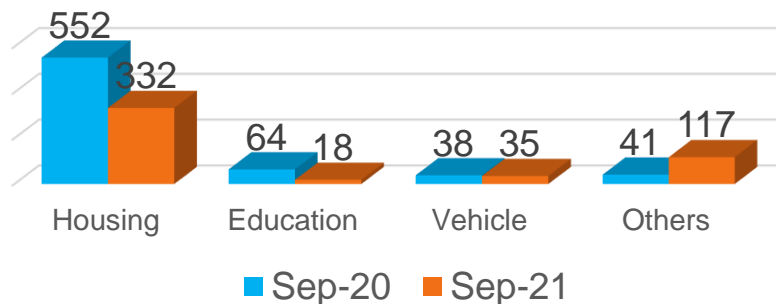
Retail Sector – NPA



(₹ in Crore)

Sector	Sep-20			Jun-21			Sep-21		
	Advance	Sector NPA	Sector NPA(%)	Advance	Sector NPA	Sector NPA(%)	Advance	Sector NPA	Sector NPA(%)
Total Retail Credit	26,628	696	2.61	28,871	673	2.33	30,480	503	1.65
of which									
Housing	15,881	552	3.47	18,215	469	2.57	19,112	332	1.74
Education	1,255	64	5.09	1,255	33	2.64	1,325	18	1.38
Vehicle	1,450	38	2.63	1,779	41	2.29	1,844	35	1.91
Others	8,043	42	0.52	7,623	131	1.72	8,200	117	1.43

Retail Sector NPA (Quarter)



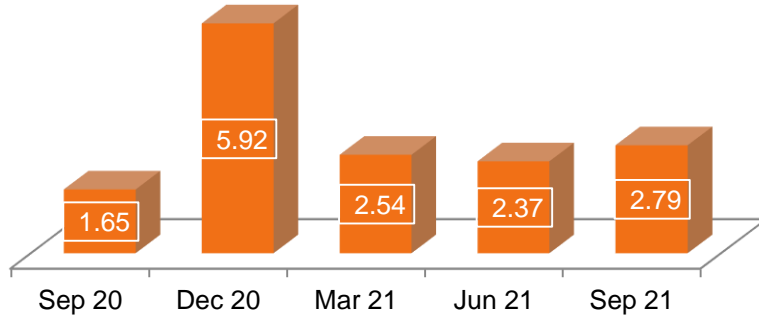
Movement of SMA*



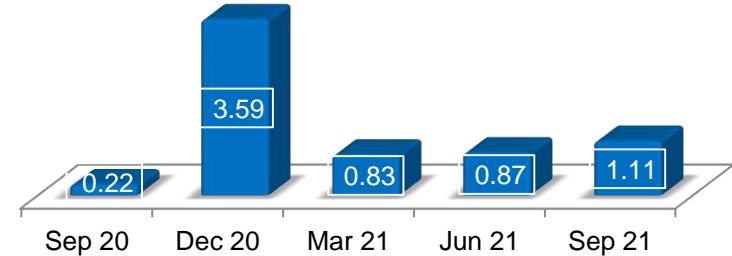
(₹ in Crore)

Particulars	Sep-20	Dec- 20	Mar- 21	Jun- 21	Sep- 21
SMA 1	1,703	6,206	2,735	2,624	3,212
SMA2	229	3,767	891	963	1,276
Total	1,932	9,973	3,626	3,587	4,487

SMA-1(% of Gross Advance)

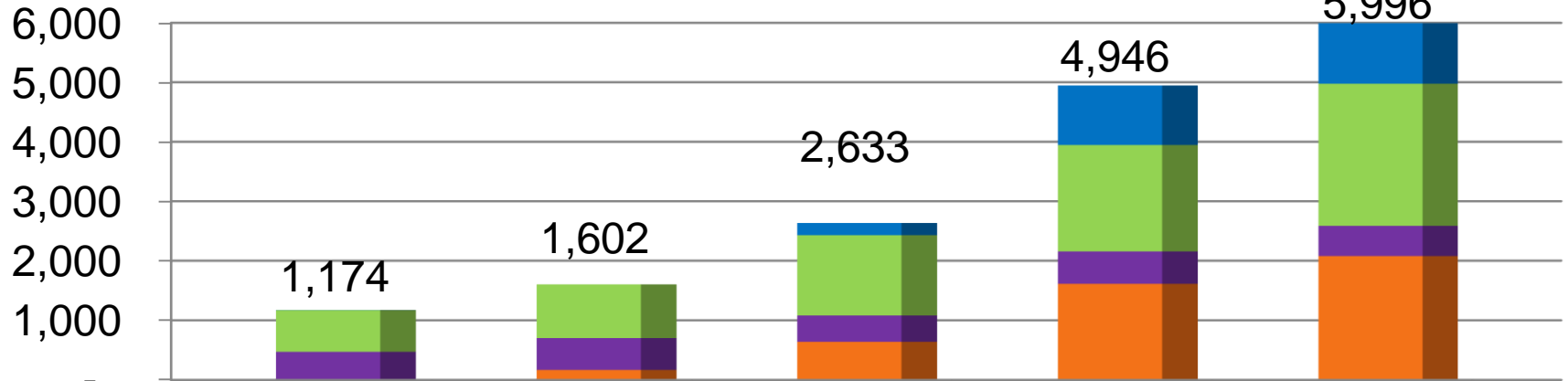


SMA-2(% of Gross Advance)



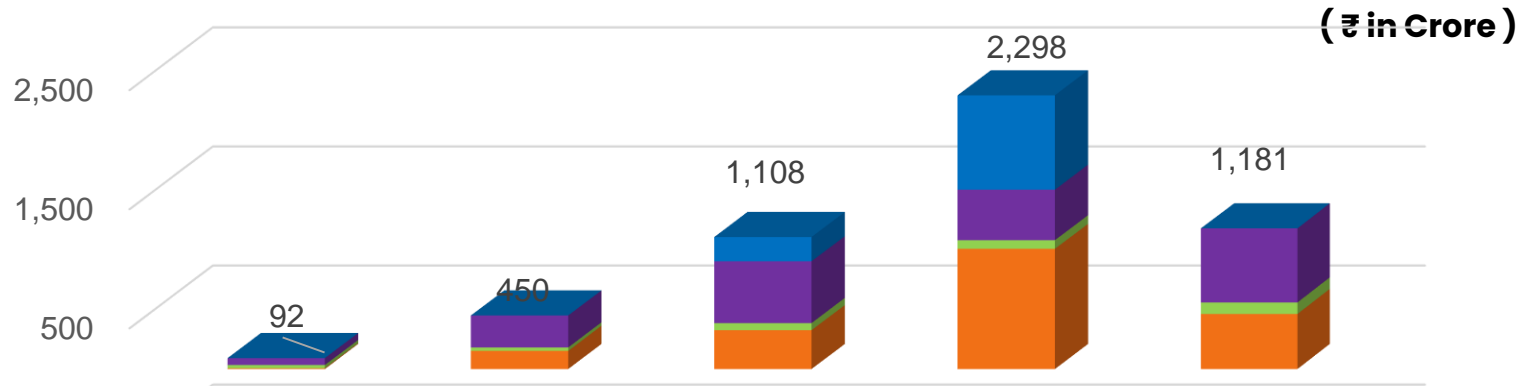
Restructuring of Std Advances –AS ON DATE

(₹ in Crore)



	Sep 20	Dec-20	Mar-21	Jun-21	Sep-21
Total	1,174	1,602	2,633	4,946	5,996
Corporate	4	-	204	1,001	1,019
MSME	699	901	1,349	1,788	2,390
Agriculture	456	533	442	545	509
Retail	14	168	639	1,611	2,077

Restructuring of Std Advances –For the Quarter



	Sep 20	Dec-20	Mar-21	Jun-21	Sep-21
Total	92	450	1,108	2,298	1,181
Corporate	-	-	204	793	-
MSME	58	268	519	424	622
Agriculture	27	29	60	73	97
Retail	7	153	326	1,009	462

Restructuring of Advances



(₹ in Crore)

Sector-wise COVID Restructuring under RP 1.0 as on 30.09.2021

Sector	RP Invoked				RP Implemented (as on 31.03.21)			RP Implemented (as on 30.09.21)		
	Amount	Std Advance as on 31.03.21	% to respective sector STD advance	% to Total STD advances	Amount	% to respective sector STD advance	% to Total STD advances	Amount	% to respective sector STD advance	% to Total STD advances
Retail	603	27,969	2.16	0.60	603	2.16	0.60	596	2.13	0.60
Agriculture	56	12,752	0.44	0.06	56	0.44	0.06	57	0.41	0.05
MSME	58	20,726	0.28	0.06	58	0.28	0.06	59	0.27	0.05
Corporate & others	1,005	38,427	2.62	1.01	204	0.53	0.20	1,019	2.28	0.88
Total	1,722	99,874			921			1,731		

Sector-wise COVID Restructuring under RP 2.0 as on 30.09.2021

RP Invoked and Implemented						
Sector	Restructured upto 30.9.21	% to respective sector STD advance	Std Advance as on 30.6.21	% to Total STD advances 30.6.21	Std Advance as on 30.9.21	% to Total STD advances 30.9.21
Retail	1,481	4.94	28,198	1.43	29,977	1.36
Agriculture	139	1.01	12,569	0.13	13,782	0.13
MSME	1,061	5.02	19,558	0.42	21,103	0.97
Corporate & others	-	-	43,247	-	43,970	-
Total	2,681		1,03,572		1,08,833	

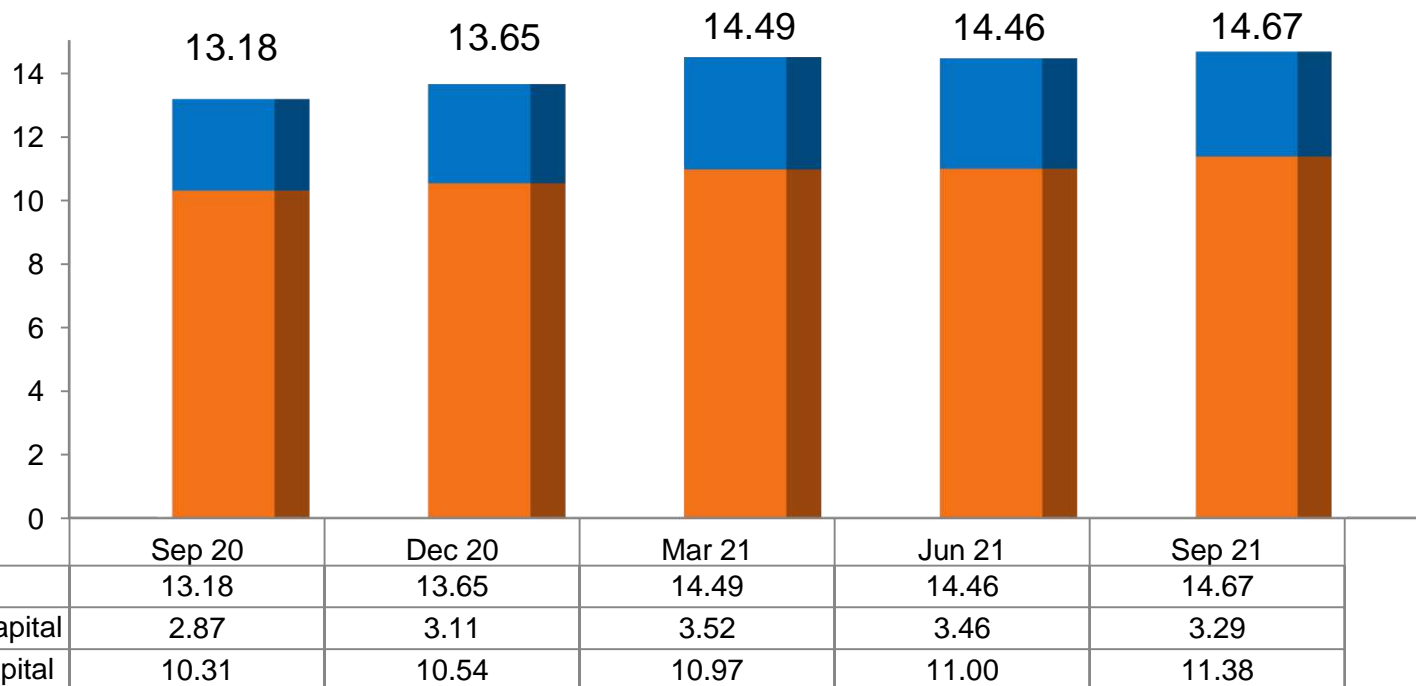
Capital Adequacy



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एक परिवार एक बैंक

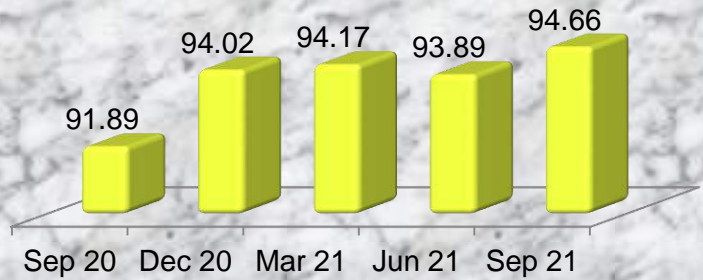


Bank has raised Capital of Rs 403.70 crore through QIP in July 2021 @ Rs 23.70/share

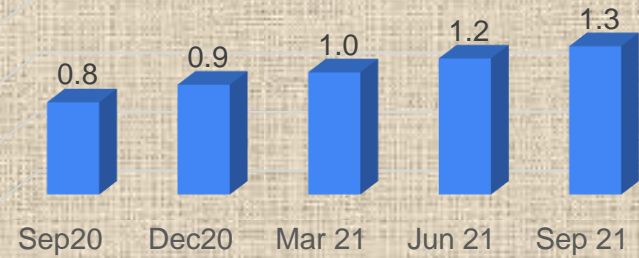
Digital Footprints (in Mio)



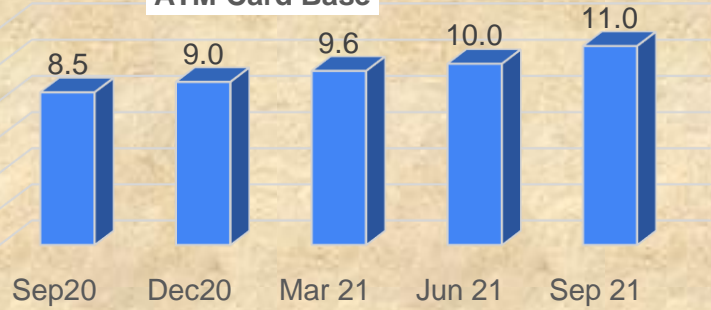
E-transaction (%)



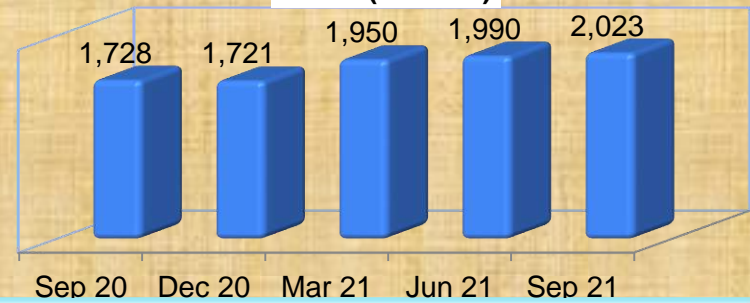
Mobile Banking Transactions



ATM Card Base



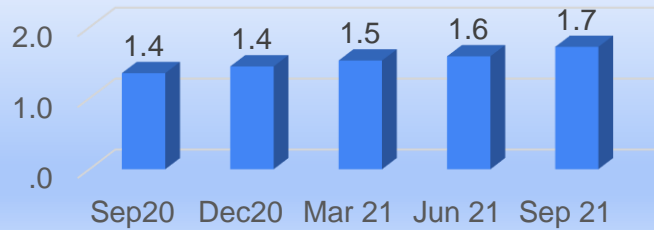
ATMs (Actuals)



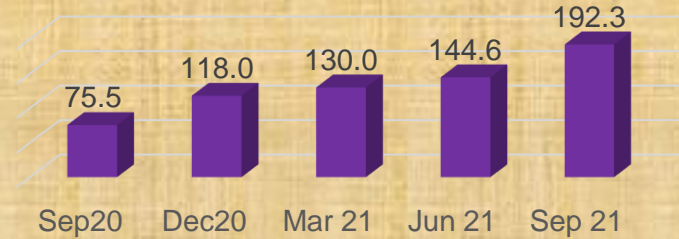
Digital Footprints (in Mio)



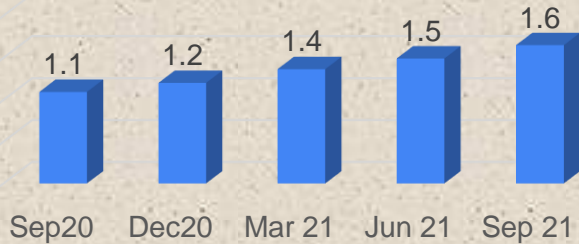
Internet Banking Users



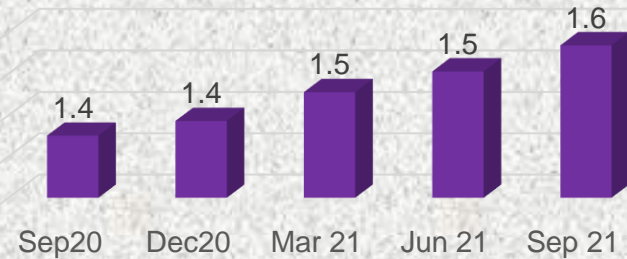
UPI /BHIM Transactions



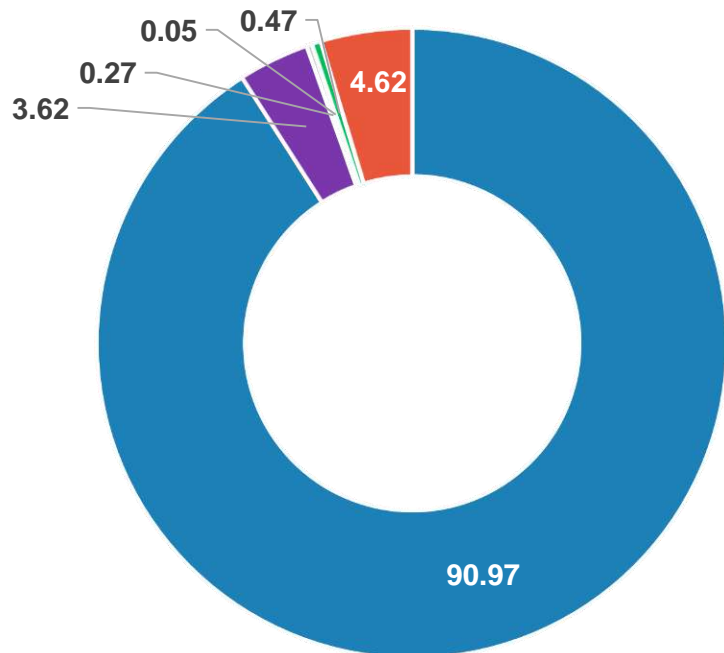
Mobile Banking Users



UPI/BHIM Users



Equity Holding(%) & Ratios



Particulars	As on		
	Sep-20	Jun-21	Sep-21
No. of Share (crore)	656.02	656.02	673.05
Networth (Rs in crore)	7,363	8,393	9,280
Book Value per share	11.22	12.79	13.79
Return on Equity (%) (Quarter ended)	7.64	9.91	11.45

- Govt of India
- Banks/ FIs/ Insurance Co
- FIIIs, NRIs and OCBs
- Mutual funds/ UTI
- Domestic Companies
- Individuals



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by Zee Business



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Cyber Security
Initiatives Award
at IBA's Annual
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Technology
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Brand Award 2021
by World HRD
Congress



Rajbhasha Kirti
Puraskar



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