

### MAJOR HIGHLIGHTS-Q4-FY'22

- ❖ Bank has turnaround and recorded Net Profit of **₹ 1045 Crore (217.68%)** during the year compared to Net Loss of ₹ (888) Crore on Y-o-Y basis and **₹ 310 Crore (11.11%)** during Q4-FY'22 on Q-o-Q basis.
- ❖ The Bank has earned Operating Profit of **₹ 5742 Crore (25.40%)** compared to ₹ 4579 Crore on Y-o-Y basis and **₹ 1813 crore (44.69%)** during Q4 FY'22 on Q-o-Q basis.
- ❖ CASA deposit has increased to **₹ 172480 Crore** from ₹ 161926 Crore registering a growth of **6.52%** on Y-o- Y basis. Share of CASA deposit in total deposit has also improved to **50.58% in Mar'22**.
- ❖ Gross NPA reduced from 16.55% to **14.84 %** on Y-o-Y basis registering an improvement of **171 bps** and from 15.16% to 14.84% on Q-o-Q basis registering an improvement of **32 bps**.
- ❖ Net NPA reduced from 5.77% to **3.97%** on Y-o-Y basis registering an improvement of **180 bps** and from 4.39 % to 3.97 % on Q-o-Q basis registering an improvement of **42 bps**.
- ❖ Provision coverage ratio (PCR) improved from 82.54% for the F.Y. 2020-21 to **86.69% for the F.Y. 2021-22** registering an improvement of **415 bps**.

### BUSINESS HIGHLIGHTS

- ❖ Total Business has increased to **₹ 532404 Crore** from ₹ 506886 Crore registering a growth of **5.03 %** on Y-o- Y basis.
- ❖ Total Deposits have increased by **₹12719 Crore** and stood at **₹ 342692 Crore** as on March 31<sup>st</sup> 2022 as compared to ₹ 329973 Crore as at the end of March 31<sup>st</sup> , 2021 reflecting increase of **3.85 %** on Y-o-Y basis.
- ❖ CASA deposit has increased to **₹ 172480 Crore** from ₹ 161926 Crore registering a growth of **6.52%** on Y-o- Y basis. Share of CASA deposit in total deposit has also improved to **50.58% in Mar'22**.

### ASSET QUALITY

- ❖ Gross NPA reduced from 16.55% to **14.84 %** on Y-o-Y basis registering an improvement of **171 bps** and from 15.16% to **14.84%** on Q-o-Q basis registering an improvement of **32 bps**.
- ❖ Net NPA reduced from 5.77% to **3.97%** on Y-o-Y basis registering an improvement of **180 bps** and from 4.39 % to **3.97 %** on Q-o-Q basis registering an improvement of **42 bps**.
- ❖ Provision coverage ratio (PCR) improved from 82.54% for the F.Y. 2020-21 to **86.69%** for the F.Y. 2021-22 registering an improvement of 415 bps.
- ❖ Credit Cost for the FY'22 improved from 2.95 % to **1.41 %** on Y-o-Y basis, registering an improvement of **154 bps**.
- ❖ Slippage Ratio for the F.Y. 2021-22 stood at **3.20%** compared to 4.40% during the F.Y. 2020-21 registering an improvement of **120 bps**.

### PROFITABILITY

- ❖ Net Interest Income (NII) for the F.Y. 2021-22 has improved from ₹ 8245 Crore to **₹ 9487 Crore (15.07%)**.
- ❖ Net Interest Margin (NIM) for the FY'22 has improved from 2.78% to **3.21 %** registering an improvement of **43 bps**. During Q4 FY'22 it has improved to **3.26%** from 2.04%, during Q4-FY'21.
- ❖ With sustained performance, the Bank has earned Operating Profit of **₹ 5742 Crore (25.40%)** compared to ₹ 4579 Crore on Y-o-Y basis and **₹ 1813 crore (44.69%)** during Q4-FY'22 on Q-o-Q basis.
- ❖ Cost to Income Ratio for the F.Y. 2021-22 has improved from 59.70% to **53.90%** registering an improvement of **580 bps**. During Q4-FY'22 it has improved to **40.56 % (2046 bps) on Q-o-Q basis**.
- ❖ ROA improved from -0.26 % to **0.30 % (56 bps)** during Q4-Y'22. During FY-22 it has improved to 0.36% from 0.33% (3 bps) on Q-o-Q basis.

Financial Results for the Quarter & Year ended March 31<sup>st</sup> 2022

- ❖ Yield on Advances stood at **6.54 % for Q4'22** as against 4.98 % in Q4'21.
- ❖ Business per employee for the FY' 22 has increased from ₹ 15.60 Crore to ₹ **17.15** Crore on **(9.93%)** Y-o-Y basis and during Q4-FY'22 it has improved to **17.52 crore** from 16.87 crore (3.85%) on Q-o-Q basis.

DIGITAL BANKING

- ❖ Share of Digital Transaction through ADC (Alternative Delivery Channel) improved from 77.63 % to **78.05 %** during 12 months period ended March 31<sup>st</sup> 2022, against corresponding period ended March 31<sup>st</sup> 2021.

BRANCH SEGMENTATION

- ❖ Bank is having pan India presence with network of 4528 branches spanning 65% (2934 branches) in rural & semi-urban areas, 2976 ATMs and 10299 BC Points with total 17803 Touch Points as on 31<sup>st</sup> March 2022.