

संदर्भ क्र. Ref No.:HO:IRC:SVM:2022-23:197

दिनांक Date: 02.08.2022

Scrip Code: BANKINDIA	Scrip Code: 532149
The Vice President – Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra East, Mumbai 400 051.	The Vice-President – Listing Department, BSE Ltd., 25, P.J. Towers, Dalal Street, Mumbai 400 001.

महोदय/महोदया Dear Sir / Madam,

Press Release –
Unaudited (Reviewed) Financial Results (Standalone & Consolidated)
for the 1st Quarter ended 30.06.2022

We enclose a copy of the Press Release on the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Quarter ended 30.06.2022.

This is for your information & records.

Thanking you,

Yours faithfully,





(Rajesh V Upadhyaya)

कंपनी सचिव Company Secretary

Classification: Internal

Date: 02nd August, 2022

Financial Results for the Quarter ended 30th June, 2022

Quarter ended Jun'22 vis-à-vis Quarter ended Jun'21

KEY HIGHLIGHTS (Q1FY23)

- ★ Net Profit stood at Rs.561 Crore
- ★ Operating Profit stood at Rs.2,183 Crore
- ★ Net Interest Income increased by 29.51% YoY
- ★ NIM (Global) improved by 39 bps YoY
- ★ Yield on Advances (Dom.) improved by 13 bps YoY
- ★ Gross NPA ratio down by 421 bps YoY
- ★ Net NPA ratio down by 114 bps YoY
- ★ Provision Coverage Ratio (PCR) improved by 180 bps YoY
- ★ CRAR stood at 15.61% higher than Jun'21
- ★ Gross Advances increased by 15.20% YoY
- ★ RAM Advances grew by 15.74% YoY and it constitutes 54.18% of Advances
- ★ Retail Credit grew by 22.45% YoY
- ★ Agriculture Credit grew by 16.40% YoY
- ★ MSME Credit grew by 7.96% YoY
- ★ CASA deposits increased by 2.68% YoY and CASA ratio improves to 44.70%
- ★ Slippage ratio declined by 40 bps YoY.



Profitability:

- ★ Net Profit stood at Rs.561 Cr for Q1FY23.
- ★ Operating Profit stood at Rs.2,183 Cr for Q1FY23.
- ★ Net Interest Income (NII) improved to Rs.4,072 Cr for Q1FY23 against Rs.3,145 Cr in Q1FY22.
- ★ Non-Interest Income stood at Rs.1,152 Cr for Q1FY23.

Ratios:

- ★ NIM (Global) improved to 2.55% in Q1FY23 against 2.16% in Q1FY22.
- ★ NIM (Domestic) improved to 2.88% in Q1FY23 against 2.35% in Q1FY22.
- ★ Cost to Income ratio (Global) stood at 58.22% in Q1FY23.
- ★ Yield on Advances (Global) stood at 6.58% in Q1FY23.
- ★ Cost of Deposits (Global) improved to 3.49% in Q1FY23 against 3.79% in Q1FY22.

Business:

- ★ Global Business grew by 7.74% YoY to Rs.11,18,481 Cr in Jun'22.
- ★ Global Advances grew by 15.20% YoY to Rs. 4,77,746 Cr. Domestic Advances increased by 9.72% YoY to Rs.4,01,210 Cr in Jun'22.
- ★ Global Deposits increased by 2.78% YoY to Rs. 6,40,734 Cr in Jun'22. Domestic deposits stood at Rs. 5,45,949 Cr in Jun'22.
- ★ Domestic CASA went up by 2.68% YoY to Rs. 2,42,300 Cr in Jun'22 and CASA ratio improved to 44.70%.

Asset Quality:

- ★ GNPA ratio improved by 421 bps YoY from 13.51% in Jun'21 to 9.30% in Jun'22. On a sequential basis, it improved by 68 bps from 9.98%.
- ★ The Net NPA ratio improved by 114 bps from 3.35% in Jun'21 to 2.21% in Jun'22. On a sequential basis, it improved by 13 bps from 2.34%.
- ★ Provision Coverage Ratio (PCR) stood at 87.96% as against 87.76% in Mar'22 and 86.17% in Jun'21.

Capital Adequacy:

- ★ As on 30.06.2022, Bank's total Capital Adequacy Ratio (CRAR) was at 15.61% against 14.93% in Mar'22.
- ★ CET-1 ratio stood at 12.86% as on Jun'22 against 11.51% in Mar'22.

Priority Sector & Financial Inclusion:

- ★ Priority Sector advances increased by 9.23% YoY to Rs.1,51,989 Cr in Jun'22 which constitutes 43.37% of ANBC. Agriculture Advances also achieved the regulatory norm, 18% of ANBC.
- ★ Advances to Small & Marginal farmers constitutes 11.03% to ANBC and that to Weaker sections constitutes 14.11%, which are well above the regulatory norm.
- ★ Sanctions under PMSVANidhi 90.07% and disbursement, 97.98%.

