

**FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31<sup>st</sup> MARCH 2021**

**Key Highlights (12 Months period ended)  
(Mar 2020 V/s Mar 2021)**

- Net Profit stood at Rs.2557 cr against Net Loss of Rs.5838 crores for FY-20
- Operating Profit reached a new horizon at Rs.20009 cr grew by 55.93%
- Net-Interest Income grew by 18.57%
- Non-Interest Income grew by 40.75%
- Domestic NIM improved by 24 bps
- Cost to Income Ratio improved by 966 bps
- Domestic Business grew by 8.57%
- Agricultural & Allied Credit grew by 17.44%
- Retail Credit grew by 12.14% with Housing loan at 15.11%
- CASA Deposits increased by 13.95 %
- Retail term deposit grew by 16.37 %
- Gross NPA Ratio down by 46 bps
- Net NPA Ratio down by 52 bps
- Provision Coverage Ratio (PCR) at 79.68% improved by 273 bps
- CRAR stood at 13.18% as at Mar 2021. Out of which Tier-I is 10.08% and Tier-II is 3.10%

**Key Highlights (3 Months ended)  
(Mar 2020 V/s Mar 2021)**

- Net Profit stood at Rs.1010 Cr as against Net Loss of Rs.6567 crores
- Operating Profit grew by 136.40%
- Net-Interest Income grew by 9.87%
- Non-Interest Income grew by 72.08%
- Cost to Income Ratio improved by 2285 bps

**Key Highlights (3 Months ended)  
(Dec 2020 V/s Mar 2021)**

- Net Profit grew by 45.11% to Rs.1010 Cr
- Non-Interest Income increased by 21.86 % to Rs.5207 Cr
- Cost to Income improved by 85 bps

## Key Summary of Business Performance (as on 31.03.2021)

### Business

- Global Business increased by 8.23% (y.o.y) to Rs.1686030 Cr as at Mar 2021 with Global Deposits at Rs.1010875 Cr 11.50% (y.o.y) and Global Advance (gross) at Rs.675155 Cr 3.68% (y.o.y)
- Domestic Deposit of the Bank stood at Rs.963306 Cr as at Mar 2021 with growth of 10.74% (y.o.y)
- Domestic Advances (gross) of the Bank stood at Rs.652558 Cr as at Mar 2021 with growth of 5.51% (y.o.y)
- RAM constitutes 56.24% of Total Advances
- Retail lending Portfolio increased 12.14% (y.o.y) to Rs.115312 Cr as at Mar 2021
  - Housing Loan Portfolio increased 15.11% y.o.y to Rs.64326 Cr
  - Vehicle Loan portfolio increased 13.25% y.o.y to Rs.13713 Cr
- Advances to Agriculture grew by 17.44% (y.o.y) to Rs.156058 Cr as at Mar 2021

### Asset Quality

- Gross Non-Performing Assets (GNPA) ratio stood at 8.93% as at Mar 2021 as against 7.46% at Dec 2020, 9.39% as at March 2020
- Net Non-Performing Assets (NNPA) ratio stood at 3.82% as at Mar 2021 as against 2.64% as at Dec 2020, 4.34% as at March 2020
- Provision Coverage Ratio (PCR) improved to 79.68% as at Mar 2021 from 76.95% as at Mar 2020

### Capital Adequacy

- CRAR stood at 13.18% as at Mar 2021. Out of which Tier-I is 10.08% and Tier-II is 3.10%
- Bank successfully raised capital during FY21 through:
  - AT-1 Bonds : Rs.2936.10 Cr
  - QIP Equity : Rs.2000 Cr

### Priority Sector & Financial Inclusion

- The Bank has achieved Targets in Priority Sector at 44.11% and Agricultural Credit at 18.56% of ANBC as at Mar 2021, as against the mandatory target of 40% and 18% respectively
- Credit to Weaker Sections stood at 17.66% of ANBC, against the target of 10%
- Bank has opened 138 lakhs accounts under PMJDY and mobilised CASA deposits of Rs.6152 Cr as at Mar 2021

### Network

- As on 31.03.2021, the Bank has 10416 Number of Branches, out of which 3069 are Rural, 3140 Semi- Urban, 2094 Urban & 2113 Metro along with 13452 ATMs