

SEC/29/2022

January 21, 2022

BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001.
Scrip code: 542867

National Stock Exchange of India Ltd.,
Exchange Plaza, 5th floor,
Bandra-Kurla Complex,
Bandra (E), Mumbai 400051.
Symbol: CSBBANK

Dear Sir/Madam,

Press Release and Presentation to Institutional Investors/Analyst – Unaudited Financial Results for the quarter and nine months ended December 31, 2021.

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in continuation of our letter no. SEC/28/2022 dated January 21, 2022, please find enclosed a copy of press release and the Investor Presentation on financial and business performance of the Bank for the quarter and nine months ended December 31, 2021.

This intimation shall also be made available on the Bank's website at www.csb.co.in.

Kindly take the same on records.

Thanking You,

Yours faithfully,


Sijo Varghese
Company Secretary

Encl: As above

PRESS RELEASE

CSB Bank Limited

Financial Results for the Quarter & Nine Months Ended December 31, 2021

The Board of Directors of CSB Bank took on record the financial results for the quarter (Q3 FY 2022) and nine months ended 31.12.2021, which were subject to limited review in their meeting dated 21.01.2022.

Highlights

- a) **Profit After Tax:** Bank recorded a net profit of Rs 148.25 Cr in Q 3 FY 22 as against Rs 53.05 Cr in Q 3 FY 21 and Rs 118.57 Cr for the previous quarter. Net profit increased by 180% Y-o-Y and 25% on Q-o-Q basis. For the 9 months ended 31.12.2021, the net profit improved to Rs 327.83 Cr from Rs 175.51Cr as on 31.12.20 or by 87%. Bank continued its accelerated provisioning policy during this quarter as well. The RoA for the quarter ended 31.12.2021 is 2.43%.
- b) **Operating Profit** of the bank is Rs 471.67 Cr for the 9 months ended 31.12.2021 with an increase of 8% from Rs 435.14 Crs as on 31.12.2020. Q3 FY22 operating profit is at Rs 147.55 Cr as against Rs 197.19 Cr for Q3 FY21 and Rs 149.38 cr for Q2 FY22, mainly due to decrease in treasury profit and PSLC commission payout.
- c) **Net Interest Income for (NII)** for the nine months ended 31.12.2021 stood at Rs 849.47 Cr posting an increase of 28% over the corresponding period last year. In Q3 FY 22, the NII stood at Rs 303.34 Cr as against Rs 251.19 Cr in Q3 FY 21 and Rs 278.38 Cr for the previous quarter. ie, up by 21% & 9% respectively. Increase in NII has been powered by spread and volume effects combined with impressive interest income recoveries on Gold loan NPAs.
- d) **Non-Interest Income** posted a de growth of 23.47% for the nine months period ending 31.12.2021 compared to the corresponding period previous FY mainly due to dip in treasury profits by 89%. Excluding Treasury Profits, non interest income has surged by 41% 9M to 9M.
- e) **Cost Income Ratio:** Cost income ratio for the nine months ended 31.12.2021 is at 54.33% as against 51.92% as on 31.12.2020(9M). Cost income ratio for Q3 FY 22 is at 58.49%, which was at 48.47% for Q3 FY 21 & 55.83% in Q2FY22. Increase in Cost Income Ratio has been contributed by increase in staff cost, increase in rent, depreciation and other expenses and decrease in treasury profits.
- f) **Asset Quality & Provisioning:** This was a prominent quarter in terms of NPA recovery where we could contain both gold as well as non-gold NPAs. Out of the gross NPA of Rs 388.95 Crs, Rs 102 Crs is gold NPA with higher recoverability Gross NPA and Net NPA ratios have improved to 2.62% and 1.36% as on 31.12.21 from 4.11% and 2.63% respectively as on 30.09.21. Gross NPA and Net NPA ratios excluding gold works out to 1.87% and 0.85% as on 31.12.21. PCR is now back to >80% territory.

Particulars	Q3 FY 22	Q2 FY 22	Q1 FY 22	FY 21
Gross NPA	388.95	586.83	686.39	393.49
Gross NPA excluding gold	276.93	299.31	333.08	347.23
Gross NPA %	2.62%	4.11%	4.88%	2.68%
Net NPA	199.75	370.06	443.75	168.81
Net NPA %	1.36%	2.63%	3.21%	1.17%
Provisioning Coverage Ratio	82.95%	73.48%	70.20%	84.89%

- g) **Capital Adequacy Ratio** is at 20.74%, which is well above the regulatory requirement. Leverage ratio is at 7.92% as on 31.12.2021
- h) **Comfortable Liquidity Position.** Liquidity Coverage Ratio is comfortable at 146.41%
- i) **Total Deposits** grew by 7.34 % YoY and **CASA** ratio stood at 34.57 % as on 31.12.2021 as against 30.38% as on 31.12.2020 and 32.58% as on 30.09.2021
- j) **Advances (Net)** grew by 11.42% YoY to Rs 14637 Cr as on 31.12.2021

Performance Highlights:

(Rs Crore)	Q3 FY22	Q3 FY21	Inc/Dec%	Q2 FY22	QoQ%	9 M FY 22	9 M FY 21	Inc/Dec%
Interest Income	527.65	482.62	9.33%	495.85	6.41%	1,518.75	1,375.18	10.44%
Interest Expense	224.31	231.44	-3.08%	217.47	3.15%	669.28	709.49	-5.67%
Net Interest Income	303.34	251.19	20.76%	278.38	8.96%	849.47	665.69	27.61%
Treasury Profits	1.48	81.92	-98.19%	-10.25	-114.49%	12.72	118.23	-89.24%
Other Income	50.68	49.52	2.35%	70.04	-27.64%	170.47	121.16	40.70%
Total Non-Interest Income	52.16	131.44	-60.31%	59.79	-12.76%	183.19	239.38	-23.47%
Net Operating Income	355.50	382.63	-7.09%	338.17	5.12%	1,032.67	905.07	14.10%
Staff Cost	122.09	127.80	-4.47%	119.16	2.46%	338.46	317.59	6.57%
Other Opex	85.86	57.64	48.96%	69.63	23.30%	222.54	152.34	46.08%
Total Opex	207.95	185.44	12.14%	188.79	10.15%	561.00	469.93	19.38%
Operating Profit	147.55	197.19	-25.17%	149.38	-1.22%	471.67	435.14	8.39%
Standard Asset Provision	1.70	89.23	-98.09%	6.42	-73.48%	4.08	152.77	-97.33%
Other Provisions	-52.27	37.06	-	-15.49	-	29.51	47.84	-38.32%
Provisions other than Tax	-50.56	126.30	-	-9.07	-	33.58	200.61	-83.26%
PBT	198.11	70.89	179.47%	158.45	25.03%	438.08	234.53	86.79%
Tax	49.86	17.84	179.47%	39.88	25.03%	110.26	59.03	86.79%
PAT	148.25	53.05	179.47%	118.57	25.03%	327.83	175.51	86.79%
Deposits	19,056.01	17,752.98	7.34%	19,055.49	0.00%	19,056.01	17,752.98	7.34%
Advances (Net)	14,637.00	13,137.32	11.42%	14,070.11	4.03%	14,637.00	13,137.32	11.42%
CASA	6,587.19	5,392.96	22.14%	6,207.98	6.11%	6,587.19	5,392.96	22.14%
Gold	5,826.00	5,644.00	3.22%	5,460.22	6.70%	5,826.00	5,644.00	3.22%
CASA%	34.57%	30.38%	4.19%	32.58%	1.99%	34.57%	30.38%	4.19%

CEO Speak:

Speaking about the performance **Mr. C VR Rajendran, Managing Director & CEO** said, “Q3 FY 22 was really a BIG quarter in terms of recovery. *Though we had some challenges related to portfolio stress at the FY beginning mainly in Gold due to the reversal of LTV regime as mandated by the regulators, our focused and systematic approach yielded the desired results. We could record a YoY growth of 11.42% in net advances and 22.14% in CASA. Gold loans also have started to move up posting a QoQ growth of about 7%. Coming to profitability, Q 3 continued to be a robust quarter registering a growth of 179% on a YoY quarterly basis and 87% for the 9-month period ended 31.12.21 vis a vis the corresponding period last year. This could be achieved despite continuing with the accelerated provisioning policy in the current quarter as well. Our capital and liquidity position continues to be resilient. The key indicators like NII, NIM, RoA, GNPA/NNPA, PCR etc. are strong. While gold portfolio continues to be our major focus area, we are setting the right platforms for buildup of the other retail businesses such as home loans, personal loans, credit cards etc., on our own or through partnerships. which will help us to scale up the retail business. On the SME/WSB portfolios, the activity level has increased. On the fee part also we are faring well. Though Omicron waves are creating some concerns on the progressive economic outlook that followed the covid second wave recovery, we are focusing on improving both topline and bottom-line parameters in the current quarter as well.*

About CSB Bank Limited:

We are one of the oldest private sector banks in India with an existence of over 100 years. While our Bank has a long operating history as a traditional bank, we are currently focusing on implementing strategic changes in business model to function efficiently like a full service new age private sector bank. We have a strong base in Kerala along with significant presence in Tamil Nadu, Maharashtra, Karnataka and Andhra Pradesh We offer a wide range of products and services to our overall customer base of 1.9 million, with particular focus on SME, Retail, and NRI customers. We deliver our products and services through multiple channels, including 559 branches (excluding three service branches and three asset recovery branches) and 410 ATMs/CRMs spread across the country and various alternate channels such as micro ATMs, debit cards, internet banking, mobile banking, point of sale services, and UPI.

CSB Bank is listed on both NSE and BSE. For further details, please visit www.csb.co.in

Safe Harbour:

Some of the statements in this document that are not historical facts; are forward-looking statements. These forward- looking statements include our financial and growth projections as well as statements concerning our plans, strategies, intentions and beliefs concerning our business and the markets in which we operate. These statements are based on information currently available to us, and we assume no obligation to update these statements as circumstances change. There are risks and uncertainties that could cause actual events to differ materially from these forward-looking statements. These risks include, but are not limited to, the level of market demand for our services, the highly-competitive market for the types of services that we offer, market conditions that could cause our customers to reduce their spending for our services, our ability to create, acquire and build new businesses and to grow our existing businesses, our ability to attract and retain qualified personnel, currency fluctuations and market conditions in India and elsewhere around the world, and other risks not specifically mentioned herein but those that are common to industry.

Kindly direct your enquiries to:

Smt Sreelatha M ,DGM – Strategy & Planning Dept

CSB Bank Limited

Cell phone: + 91 7736036738 Email : msreelatha@csb.co.in

Thrissur

21.01.2022



CSB Bank Investor Presentation Q3 FY 22

Company Overview

Business Overview

Earnings

Digital Penetration

Strategy

Key Information

Improved Profitability

*PAT of Rs 148 Cr -up by 25% QoQ & 180% YoY

*Operating Profit for Q3 FY22 is Rs 148Cr & 9M FY22 is 468Cr

*RoA Q3 FY22 - 2.43% (up by 41bps QoQ)

*RoE Q3 FY22 - 27.02% (up by 408bps QoQ)

Cost and Revenue

* NII growth of 8% QoQ & 20% YoY

* NIM at all time high in Q3 FY22 - 5.46% (up by 24 bps)

*Non interest income is Rs 52 Cr for Q3 FY22 & Rs 183 Cr for 9M FY22

*Commission income increased 38% QoQ & 68% YoY

Growth Momentum

*Advances grew by 11% YoY

*Deposits grew by 7% YoY

*CASA book grew by 22% YoY & CASA Ratio increases to 35%

* Healthy CD Ratio - 82% as on 31-12-2021

* Digital Penetration increases to 87%

Well Capitalised & Strong Liquidity Position

*Strong capital comfort with a CRAR of 20.72% as on 31.12.2021

*Tier I ratio of 19.36%

*Book value per share up by Rs 22 YoY (Rs 114 to Rs 136)

*Strong liquidity - LCR of 146% & NSFR at 156%

Asset Quality

*GNPA ratio of 2.62% (down by 149bps)

*Net NPA ratio of 1.36% (down by 127bps)

*PCR of 83% (up by 947bps)

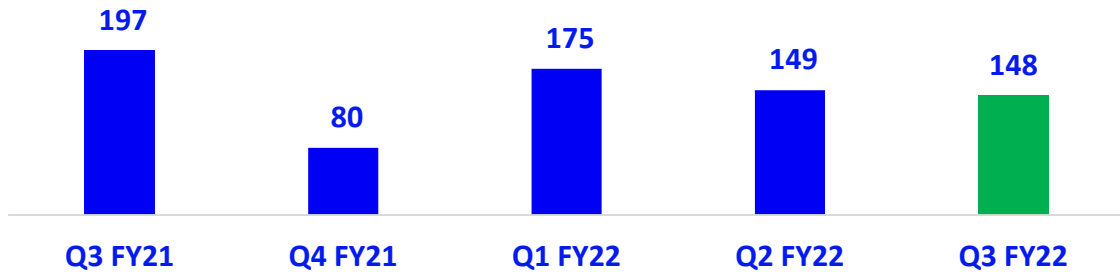
*Credit cost 9M FY22 : 0.26% & Q3 FY22 : -1.44%

- A century young Organisation
- 559 Branches & 410 ATMs/CRMs
- 10 Zonal Offices
- 1.9Mn+ happy customers
- Presence in 16 states & 4 UTs
- Total business of Over Rs 34600 Cr
- 7 bancassurance tie ups with industry leaders.

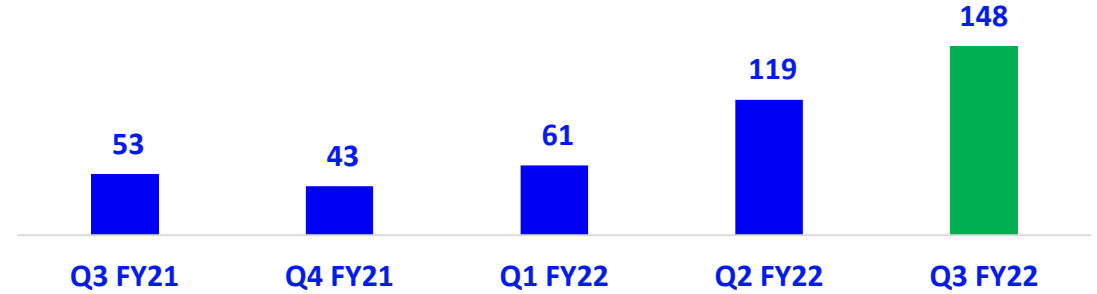
Profitability Ratios

Amt in Cr

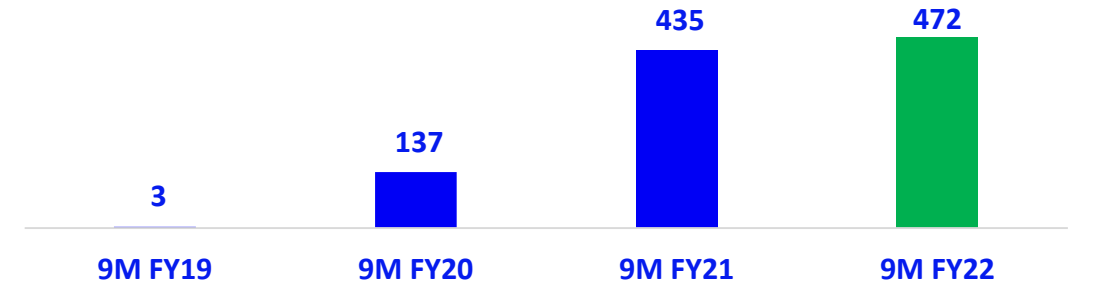
Operating Profit QoQ



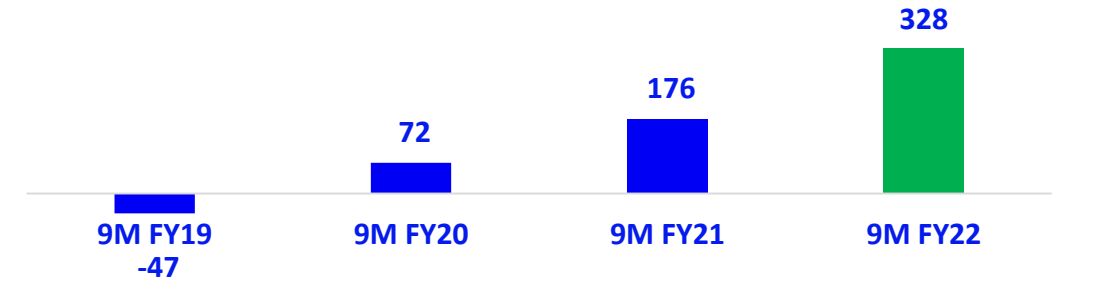
Net Profit QoQ



Operating Profit YoY



Net Profit YoY



Prudential Provisioning Policy

Asset Classification		RBI Norms	Our Norms	
NPA Provision	Sub Standard Assets	Secured	15%	25%
		Unsecured	25%	50%
	Doubtful Assets (Up to one year)	Secured	25%	50%
		Unsecured	100%	100%
	Doubtful Assets (One to three years)	Secured (1st Year)	40%	100%
		Secured (2 nd Year)	40%	100%
		Unsecured	100%	100%
	Doubtful Assets (More than three years)	Secured/Unsecured	100%	100%
Loss Assets	Secured/Unsecured	100%	100%	

		RBI Norms	Accounting Treatment
Other Provisions	Provisions for Standard Asset	•0.25% to 1% based on the nature of advance	<ul style="list-style-type: none"> • Provided as per RBI Norms • Additional provisioning buffer created in view of the COVID scenario
	Provisions for Security Receipts	Depreciation can be netted with appreciation of individual scrips in the same category	Appreciation of individual scrips not netted

Prudential Provisions	Amount (in Cr)
NPA Provision	131
Additional Std asset provision	104
SR Provision	4
Total	239
Tax	60
After Tax Impact	179

Company Overview

Business Overview

Earnings

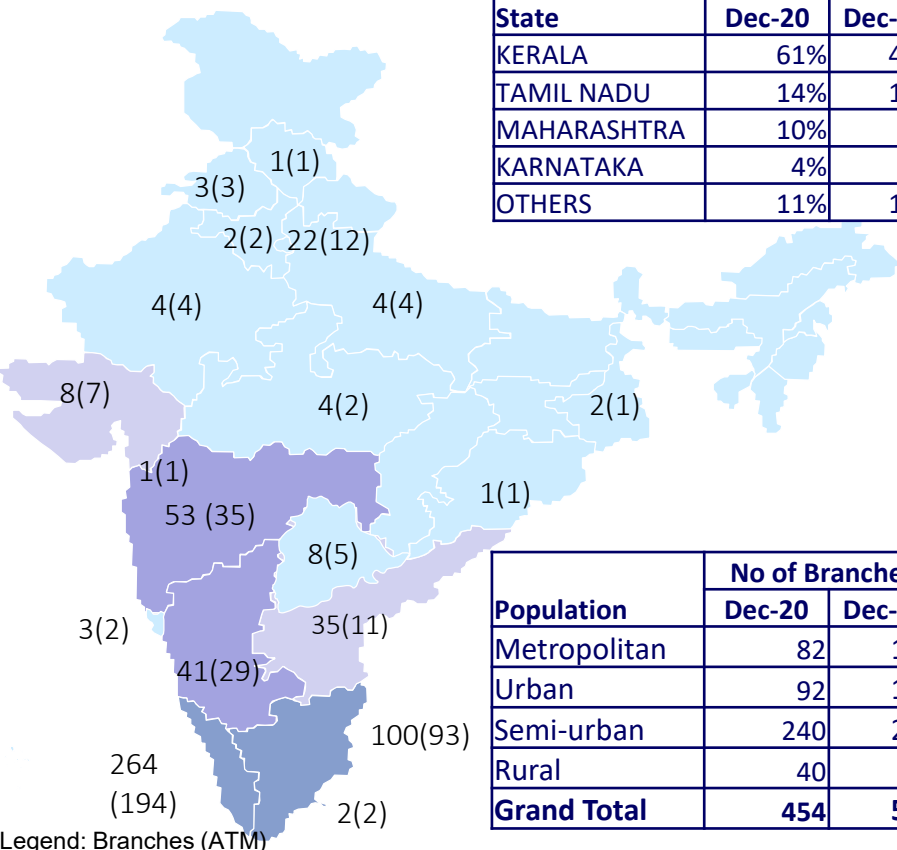
Digital Penetration

Strategy

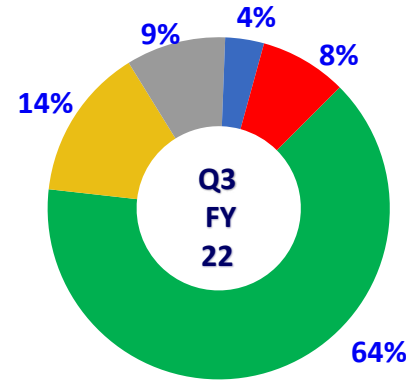
Branch Distribution

State	% distribution	
	Dec-20	Dec-21
KERALA	61%	47%
TAMIL NADU	14%	18%
MAHARASHTRA	10%	9%
KARNATAKA	4%	7%
OTHERS	11%	19%

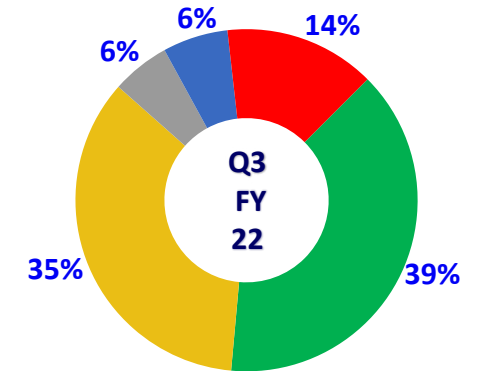
Population	No of Branches	
	Dec-20	Dec-21
Metropolitan	82	117
Urban	92	116
Semi-urban	240	281
Rural	40	45
Grand Total	454	559



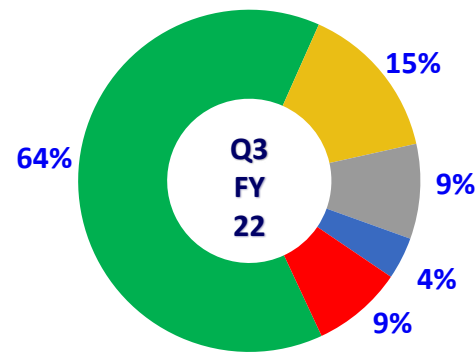
CASA



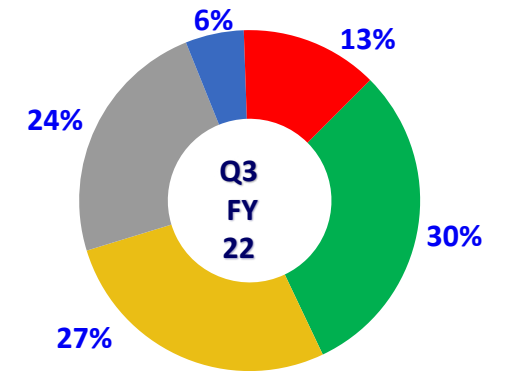
Gold Loans



Total Deposits



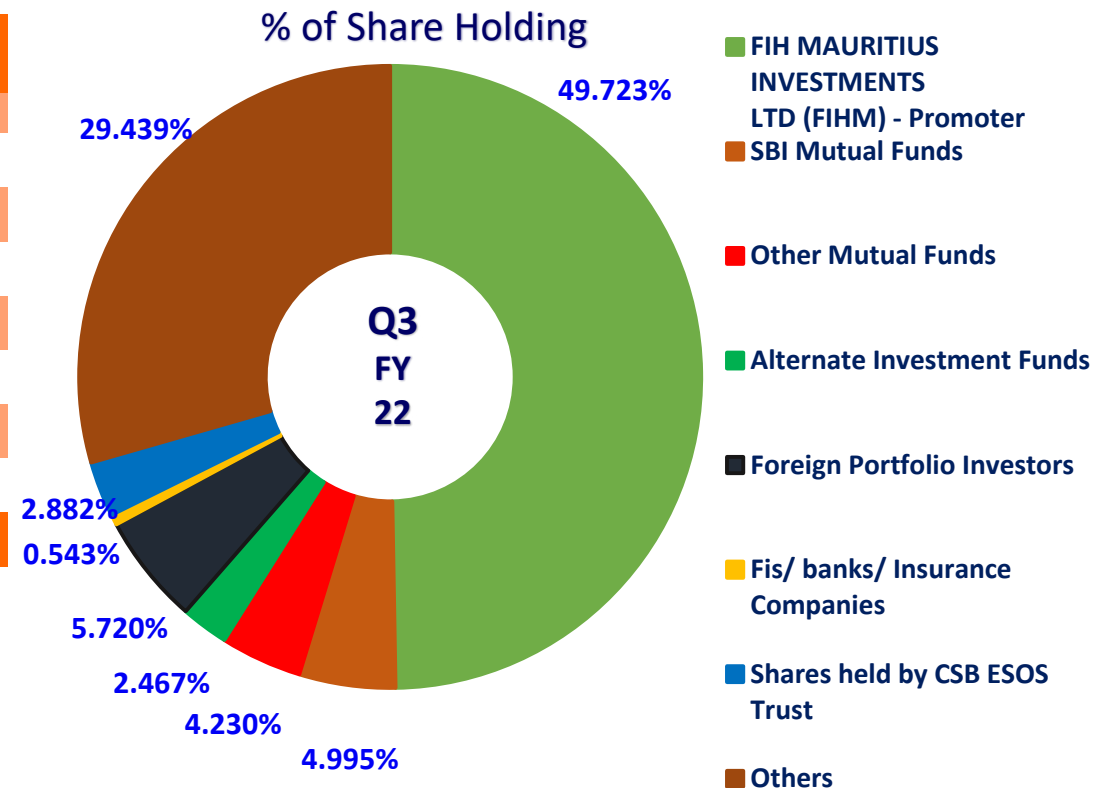
Total Advances



■ Kerala
 ■ Tamilnadu
 ■ Maharashtra
 ■ Karnataka
 ■ Others

Share Holding Pattern

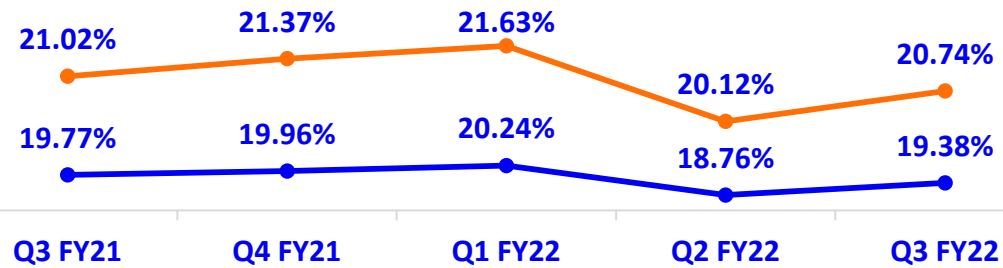
Category	No of Shareholders	No of Shares Held(in Mio)	% of Holding
FIHM - promoter & Promoter Group	1	86.26	49.723%
SBI Mutual Funds	1	8.67	4.995%
Other Mutual Funds	9	7.34	4.230%
Alternate Investment Funds	5	4.28	2.467%
Foreign Portfolio Investors	37	9.92	5.720%
Fis/ banks/ Insurance Companies	2	0.94	0.543%
Shares held by CSB ESOS Trust	1	5	2.882%
Others	50016	51.07	29.439%
Total	50072	173.49	100.000%



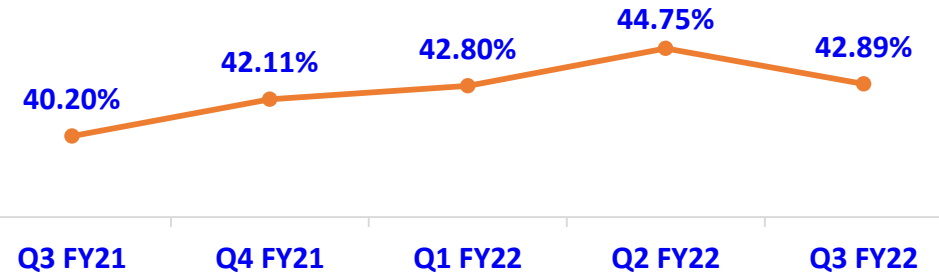
Solid CRAR & Adequate Liquidity – Our Strength

Amt in Cr

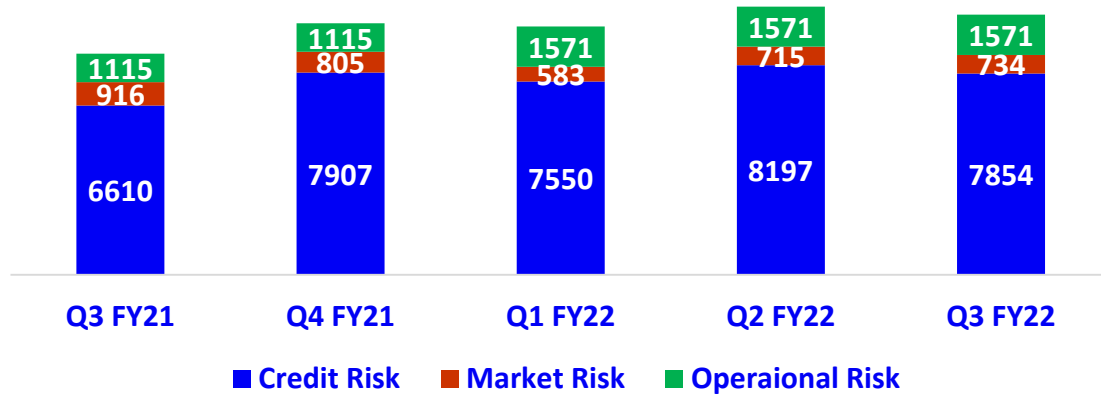
Capital Adequacy Ratio



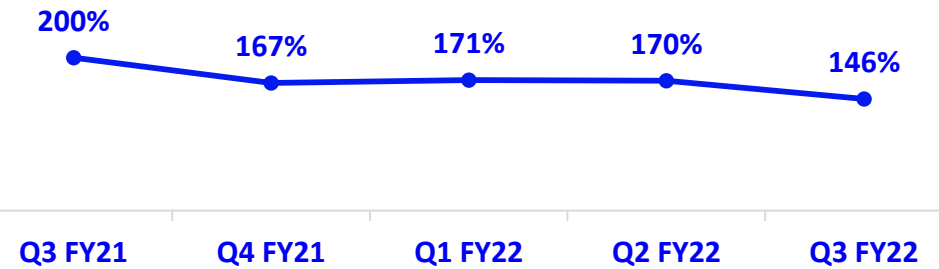
RWA to Total Assets



Risk Weighted Assets

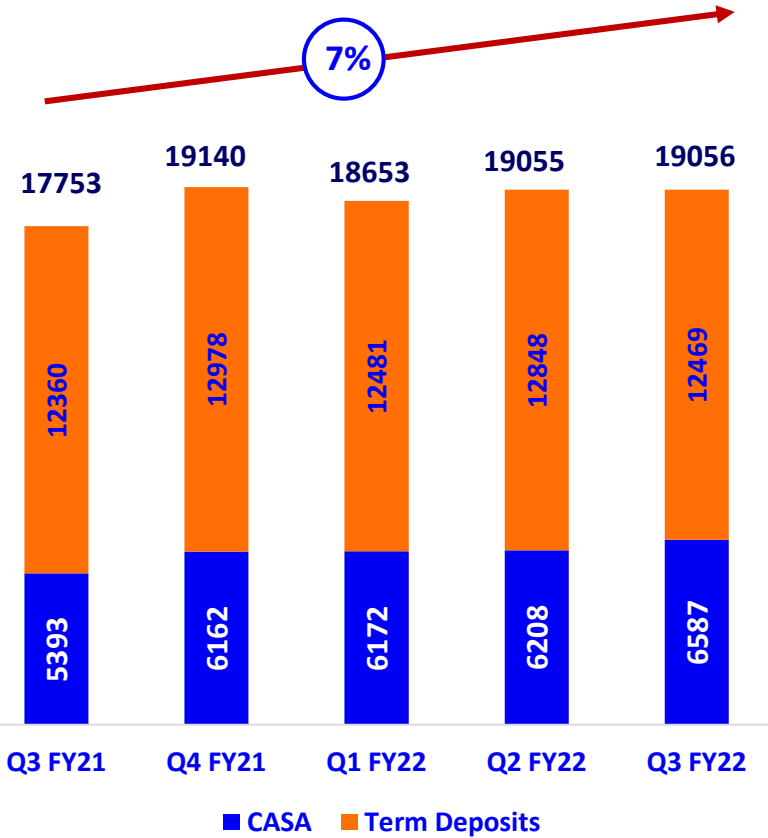


Liquidity Coverage Ratio

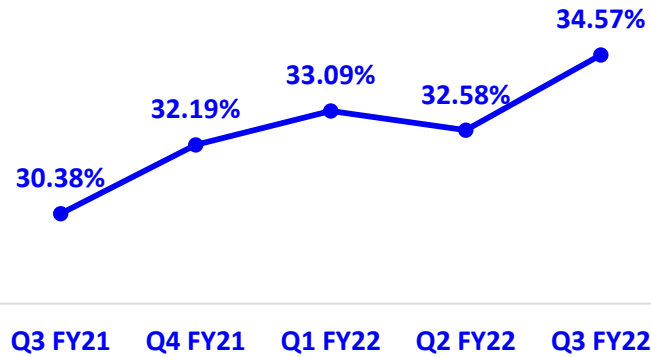


Total Deposits

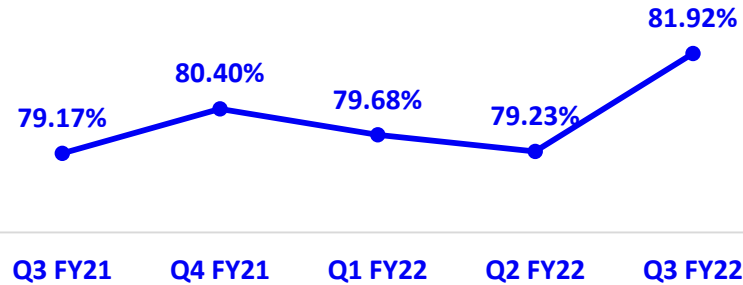
(Amt in Cr)



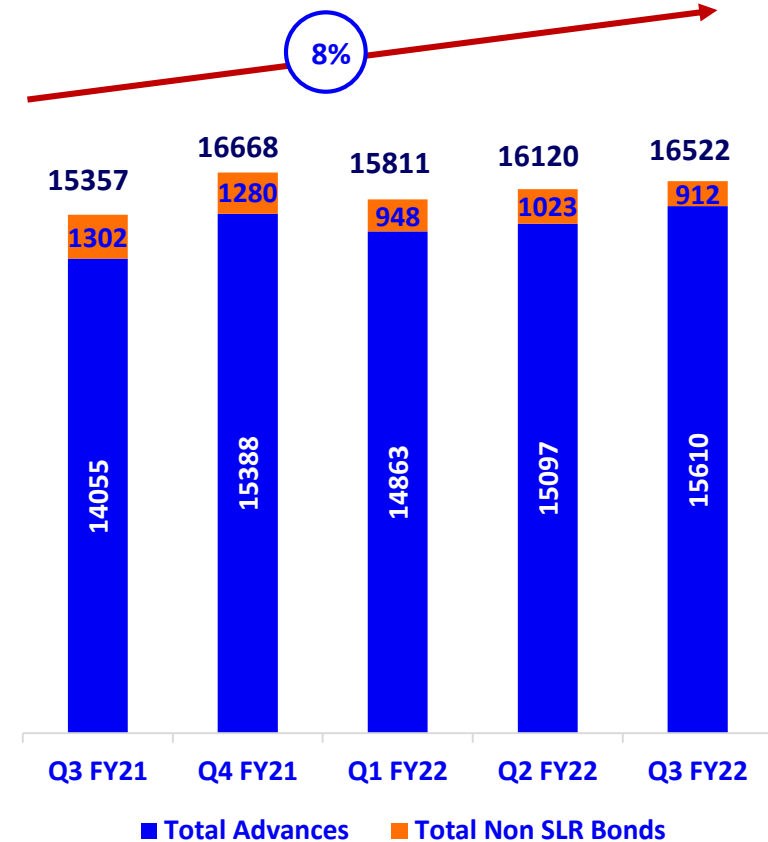
CASA Ratio



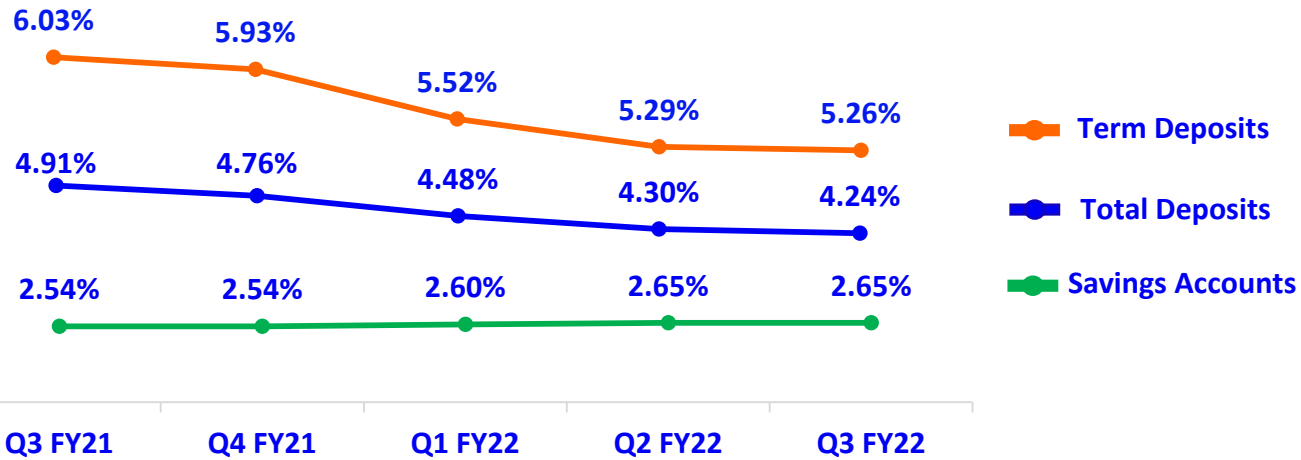
Gross CD Ratio



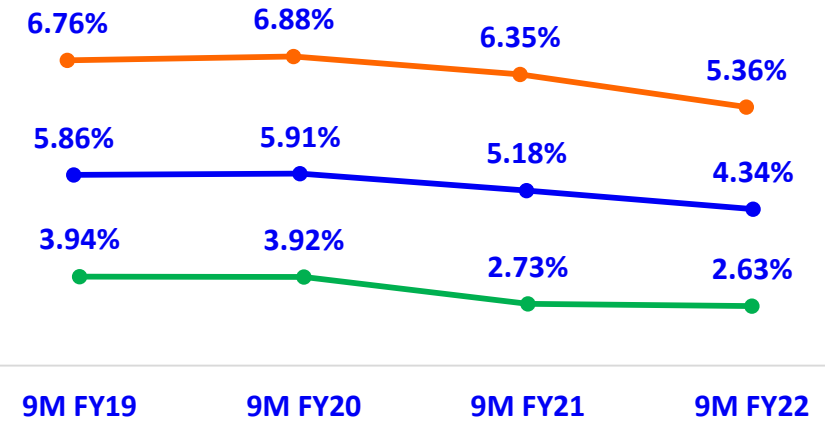
Total Gross Advances + Non SLR Bonds (Amt in Cr)



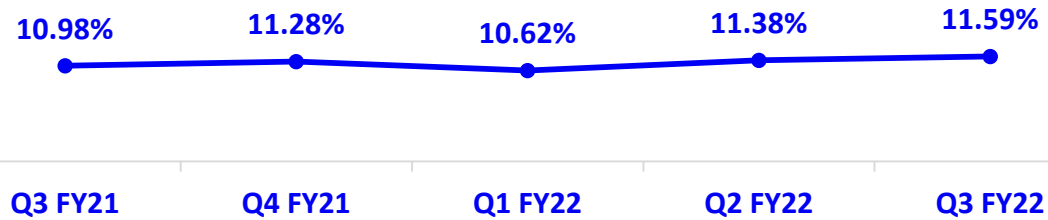
Cost of Deposits (QoQ)



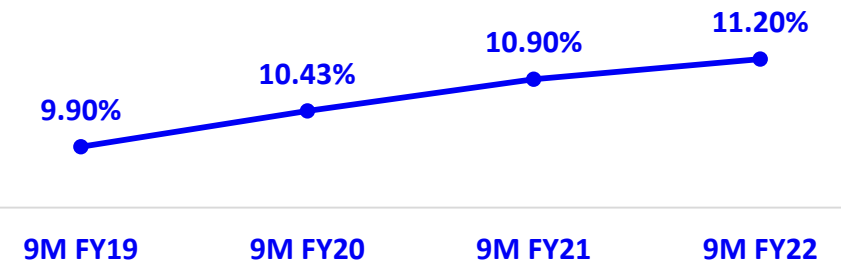
Cost of Deposits (YoY)



Yield on Advances (QoQ)



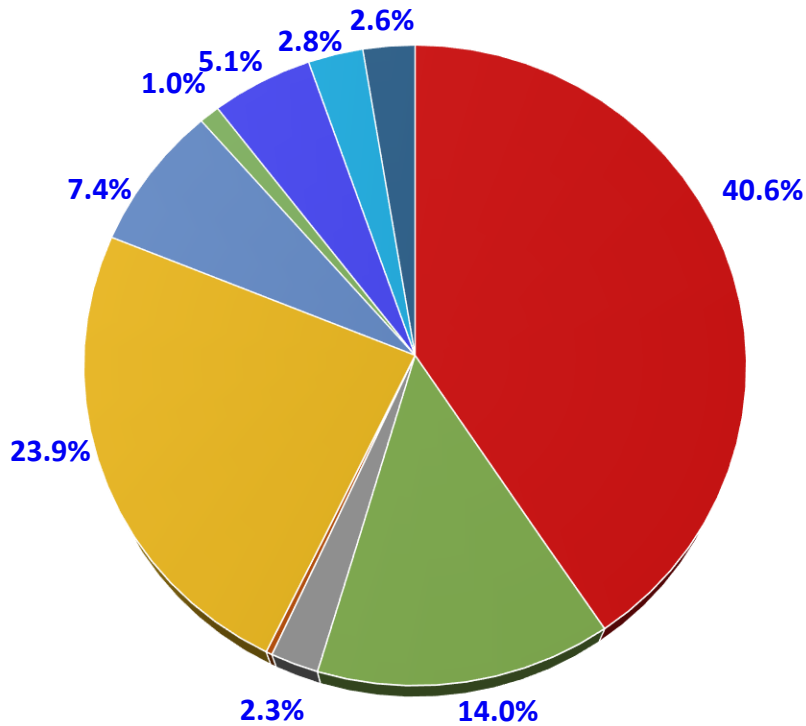
Yield on Advances (YoY)



Advance Mix

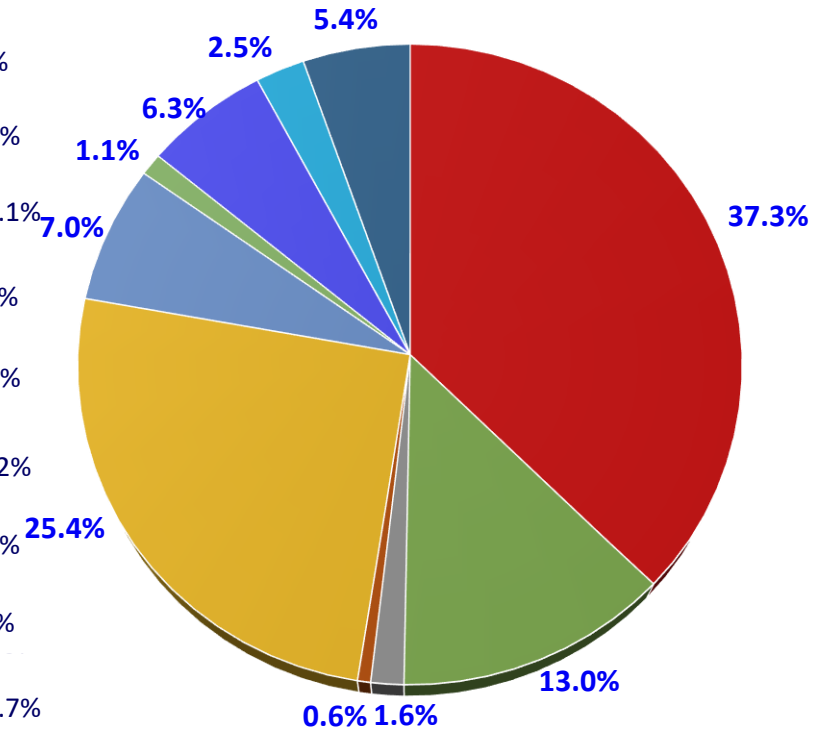
(Amt in Cr)

Q3 FY 21



Retail Loans includes 35% LAP, 25% HL, 6% EL, 4% VL & 30% others

Q3 FY 22



Retail Loans includes 41% LAP, 20% HL, 6% EL, 3% VL & 30% others

5644	Gold Loans	5826	↑ 3.4%
1940	SME Loans	2024	↑ 4.3%
316	MSME General Loans	242	↓ 23.4%
41	MSME New Loans	96	↑ 134.1%
3315	Corporate Loans	3959	↑ 19.4%
1202	Retail Loans	1086	↓ 10.4%
142	Two Wheeler Loans	175	↑ 23.2%
708	Assignment Loans	976	↑ 37.9%
384	LCBD & TReDS	385	↑ 0.3%
363	Agri & MFI Loans	841	↑ 131.7%

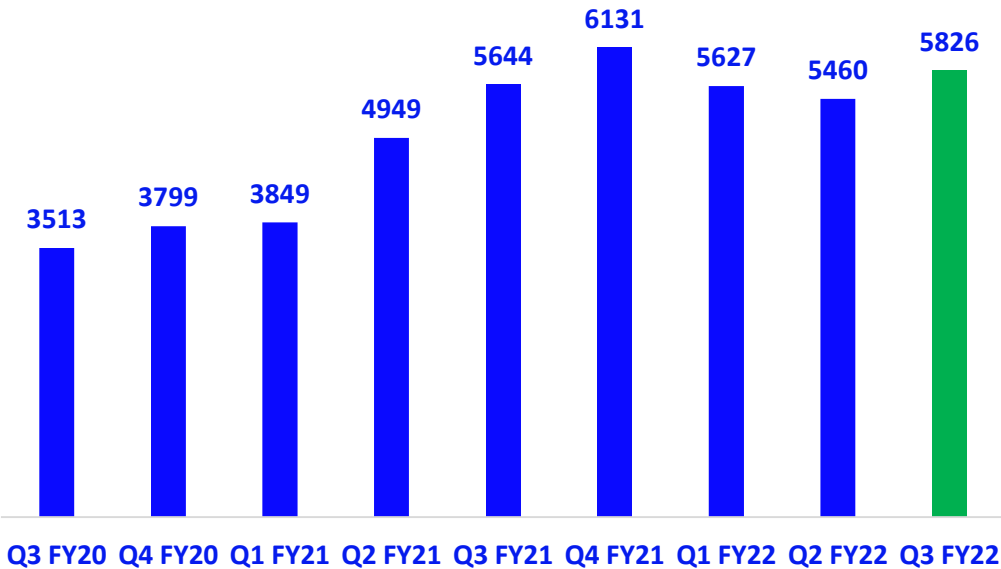
Gold Loan – Our DNA

(Amt in Cr)

Portfolio Movements

↑ 3% YoY

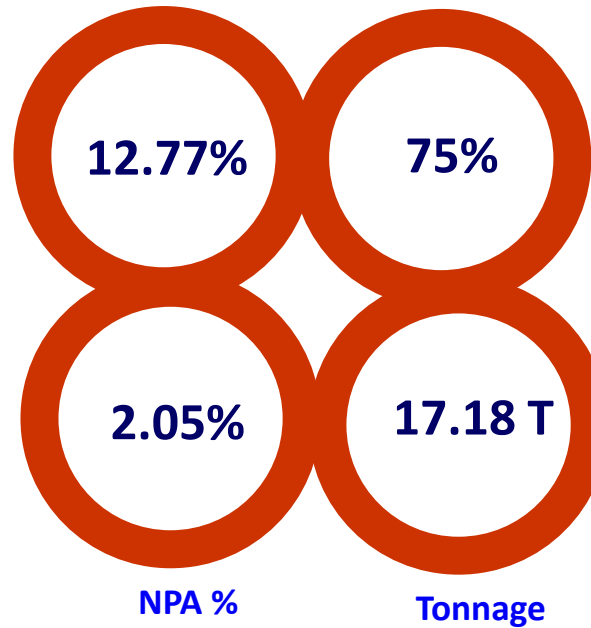
↑ 7% QoQ



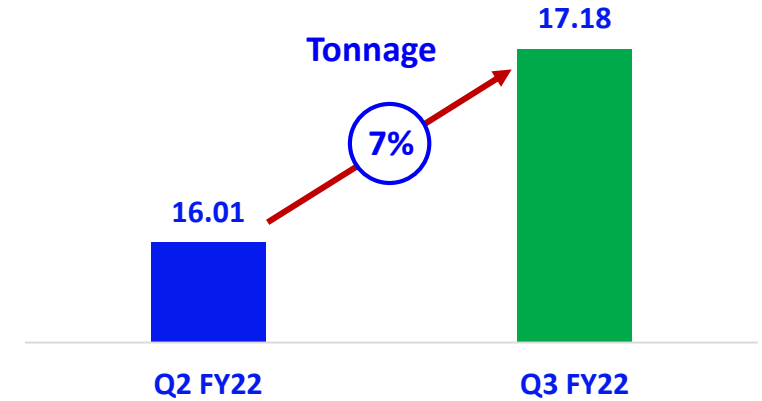
Portfolio Quality

9M Yield

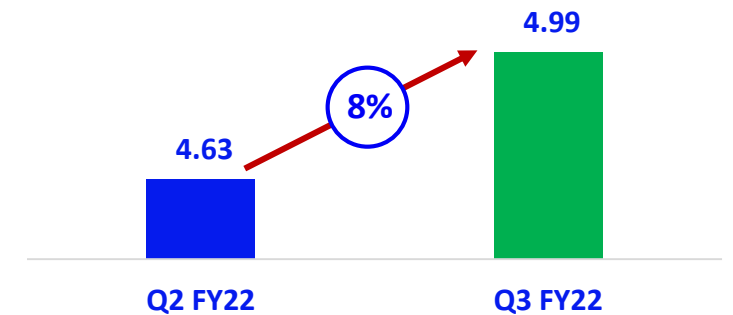
Overall LTV



Tonnage



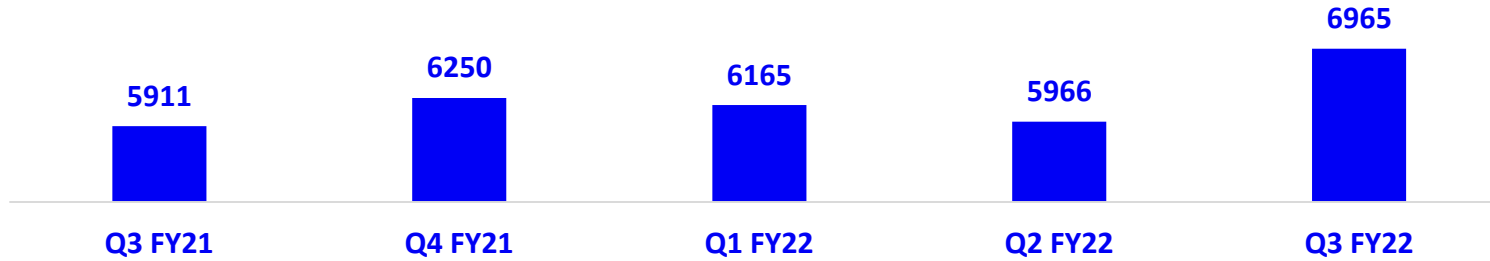
No of Accounts (in Lakhs)



Investments

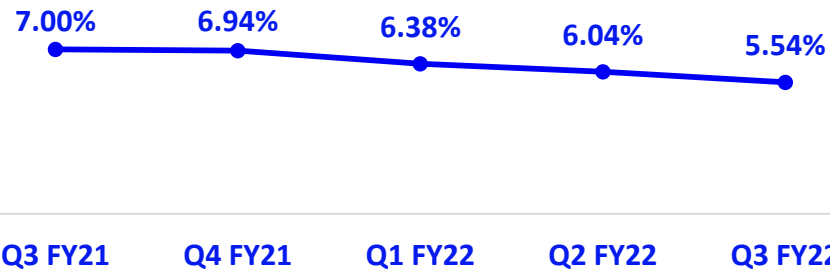
(Amt in Cr)

Total Investments (Excl RIDF)

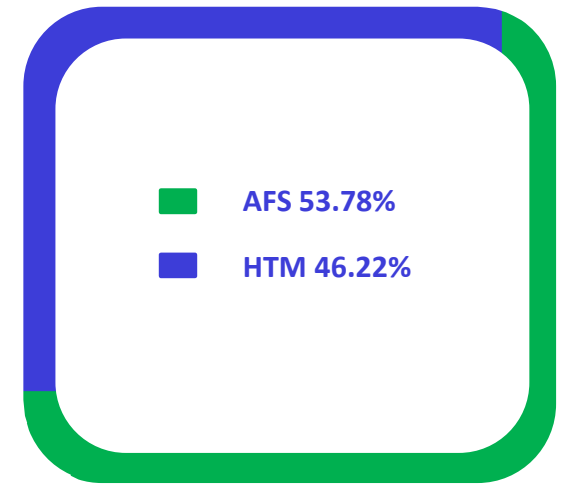
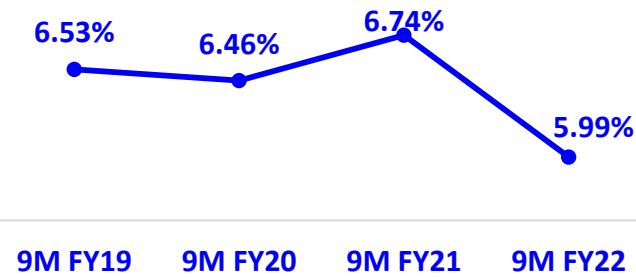


Yield on Investments

QoQ



YoY

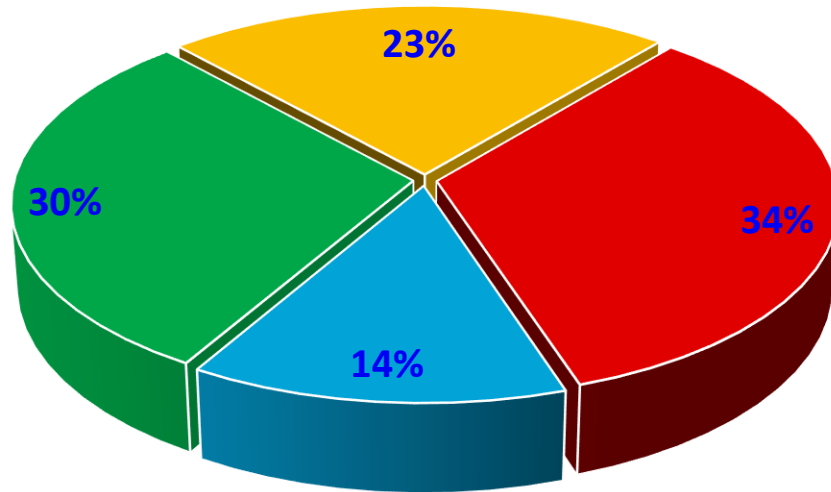


M Duration

HFT	AFS	HTM	Total
0.00%	0.44%	5.92%	3.13%

Sector Wise Exposure

Sector Wise Exposure



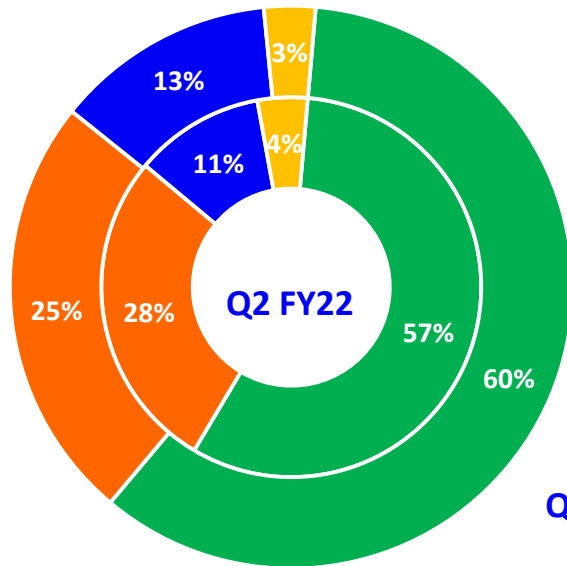
- Agriculture and Allied Activities
- Industry
- Services
- Retail & Others

Industries	% to Gross advances
Textiles	5.69%
Construction	4.64%
Food Processing	4.16%
Infrastructure	3.69%
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	0.93%
Chemicals and Chemical Products	0.83%
All Engineering	0.78%
Vehicles, Vehicle Parts and Transport Equipments	0.65%
Paper and Paper Products	0.23%
Gems and Jewellery	0.23%
Basic Metal and Metal Products	0.19%
Rubber, Plastic and their Products	0.18%
Wood and Wood Products	0.17%
Beverages (excluding Tea & Coffee) and Tobacco	0.14%
Cement and Cement Products	0.06%
Mining and Quarrying	0.06%
Leather and Leather products	0.06%
Glass & Glassware	0.01%
Other Industries, pl. specify	0.66%

Services	% to Gross advances
NBFCs	9.95%
Wholesale & Retail Trade	4.73%
Tourism, Hotel and Restaurants	2.71%
Commercial Real Estate	2.34%
Computer Software	0.49%
Transport Operators	0.33%
Professional Services	0.14%
Other Services	8.87%

Rating wise Exposure

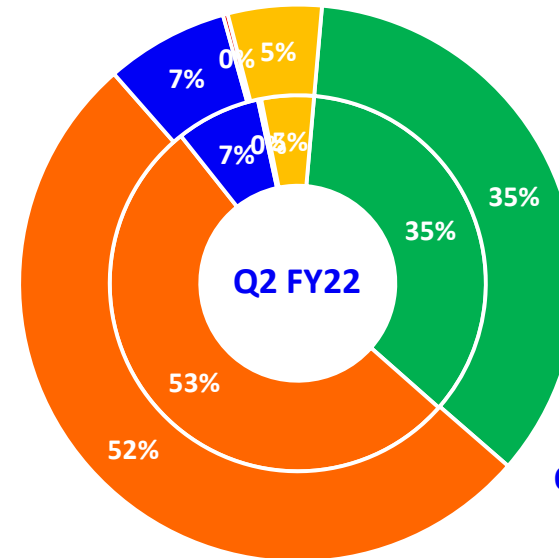
External Rating of Corporate Accounts (>Rs 25Cr)



97% of Corporate advances are externally rated of which 60% are having A & above rating.

■ A & Above ■ BBB ■ <BBB ■ Others

Internal Rating of SME accounts



87% of SME advances are rated as Low/Medium risk categories

■ Low ■ Medium ■ High ■ Very High ■ Others

Profit & Loss Account - Q3 FY 22

Amt in Cr

	Q2FY22	Q3FY22	QoQ	Q3FY21	YoY
Interest Income	495.9	527.6	6%	482.6	9%
Interest Expense	217.5	224.3	3%	231.4	-3%
Net Interest Income	278.4	303.3	9%	251.2	21%
Treasury Profit	-10.2	1.5	-	81.9	-
Exchange Profit	1.6	2.0	25%	1.7	18%
Processing Fees	16.8	11.3	-33%	14.1	-20%
Commission Income	15.9	22.0	38%	13.1	68%
PSLC Income	20.9	-	-	7.3	-
Other Income	14.8	15.4	4%	13.3	16%
Total Non Interest Income	59.8	52.2	-13%	131.4	-60%
Total Net Operating Income	338.2	355.5	5%	382.6	-7%
Staff Cost	119.2	122.1	2%	127.8	-4%
Other Opex	69.6	85.9	23%	57.6	49%
Total Opex	188.8	207.9	10%	185.4	12%
Operating Profit	149.4	147.6	-1%	197.2	-25%

	Q2FY22	Q3FY22	QoQ	Q3FY21	YoY
Operating Profit	149.4	147.6	-1%	197.2	-25%
Provision for NPA	-18.2	-51.6	-	36.9	-
Other Provisions	9.0	1.0	-89%	89.4	-99%
Total Provisions	-9.2	-50.6	-	126.3	-
Profit Before Tax	158.5	198.2	25%	70.9	180%
Tax	39.9	49.9	25%	17.8	180%
Profit/Loss (-) After Tax	118.6	148.3	25%	53.0	180%

- ❖ Net Interest Income grows 9% QoQ & 21% YoY
- ❖ Commission income up by 38% QoQ & 68% YoY – backed by increase in Baccassurance income & LC/BG commission
- ❖ PSLC premium had a total negative impact of Rs 33 crore on the operating profit with other income down by Rs 21 crore and other opex up by Rs 12 crore. Despite this operating profit could be maintained at Q2 level, thanks to core income growth.
- ❖ PBT grows by 180% YoY & 25% QoQ mainly due to reduced NPA provisions
- ❖ Q3 PAT is at a record level of Rs 148 Cr

Profit & Loss Account - 9M FY 22

Amt in Cr

	9M FY 21	9M FY 22	YoY	YoY%
Interest Income	1,375.2	1,518.8	143.6	10%
Interest Expense	709.5	669.3	-40.2	-6%
Net Interest Income	665.7	849.5	183.8	28%
Treasury Profit	118.2	12.7	-105.5	-89%
Exchange Profit	4.3	6.7	2.4	56%
Processing Fees	36.3	37.2	0.9	2%
Commission Income	32.1	49.0	16.9	53%
PSLC Income	16.3	33.4	17.1	105%
Other Income	32.2	44.2	12.0	37%
Total Non Interest Income	239.4	183.2	-56.2	-23%
Total Net Operating Income	905.1	1,032.7	127.6	14%
Staff Cost	317.6	338.5	20.9	7%
Other Opex	152.3	222.5	70.2	46%
Total Opex	469.9	561.0	91.1	19%
Operating Profit	435.1	471.7	36.6	8%

	9M FY 21	9M FY 22	YoY	YoY%
Operating Profit	435.1	471.7	36.6	8%
Provision for NPA	47.0	27.5	-19.5	-41%
Other Provisions	153.6	6.1	-147.5	-96%
Total Provisions	200.6	33.6	-167.0	-83%
Profit Before Tax	234.5	438.1	203.6	87%
Tax	59.0	110.2	51.2	87%
Profit/Loss (-) After Tax	175.5	327.9	152.4	87%

- ❖ Net Interest Income grows 28% YoY
- ❖ Commission income up by 53% YoY – backed by increase in Baccasurance income & LC/BG commission
- ❖ There is a 23% reduction in total non interest income YoY, mainly due the reduction in treasury profit
- ❖ 9M to 9M operating profits have increased from Rs 435 crore to Rs 472 crore or by 8% despite treasury profits down by Rs 105 crore due to robust growth in core income.
- ❖ PBT grows by 87% YoY mainly due to reduced NPA provisions
- ❖ 9M FY22 PAT is at a record level of Rs 328 Cr

Balance Sheet – 9M FY 22

Amt in Cr

	31.12.2020	31.12.2021	YoY (%)	30.09.2021	QoQ (%)
Liabilities					
Capital	173.5	173.5	0.0%	173.5	0.0%
Reserves & Surplus	1,963.1	2,340.2	19.2%	2189.9	6.9%
Deposits	17,753.0	19,056.0	7.3%	19055.5	0.0%
Of Which CASA	5,393.0	6,587.2	22.1%	6208	6.1%
Borrowings	951.0	1,692.1	77.9%	1476	14.6%
Other Liabilities & Provisions	656.6	448.5	-31.7%	529.6	-15.3%
Total	21,497.1	23,710.2	10.30%	23424.6	1.22%
Assets					
Cash & Balance with RBI	652.9	822.7	26.0%	883	-6.8%
Balance with Banks Money at call & Short Notice	670.9	291.0	-56.6%	1542.3	-81.1%
Investments	5,804.7	6,842.8	17.9%	5836.4	17.2%
Advances	13,137.3	14,637.0	11.4%	14070.1	4.0%
Fixed Assets	232.5	281.1	20.9%	278.2	1.0%
Other Assets	998.8	835.6	-16.3%	814.6	2.6%
Total	21,497.1	23,710.2	10.29%	23424.6	1.22%

Asset Quality

Amt in Cr

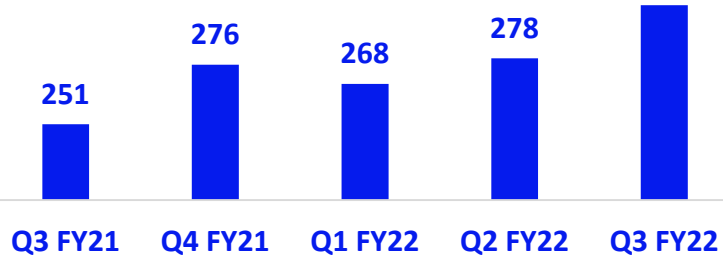
Gross NPA: Movement	QoQ movement				
	Q3 FY21 (3 months)	Q4 FY21 (3 months)	Q1 FY22 (3 months)	Q2 FY22 (3 months)	Q3 FY22 (3 months)
Opening Balance of Gross NPA	387	235	393	686	587
Additions	-	188	435	205	81
Sub-total (A)	388	423	829	892	668
Less:-					
(i) Upgradations	3	2	20	96	72
(ii) Recoveries (excluding recoveries made from upgraded accounts)	15	26	36	190	206
(iii) Technical/ Prudential Write-offs	134	0	86	19	-
(iv) Write-offs other than those under (iii) above	1	2	-	1	1
Sub-total (B)	153	29	142	305	279
Closing balance of Gross NPA (A – B)	235	393	686	587	389

Profitability Ratios

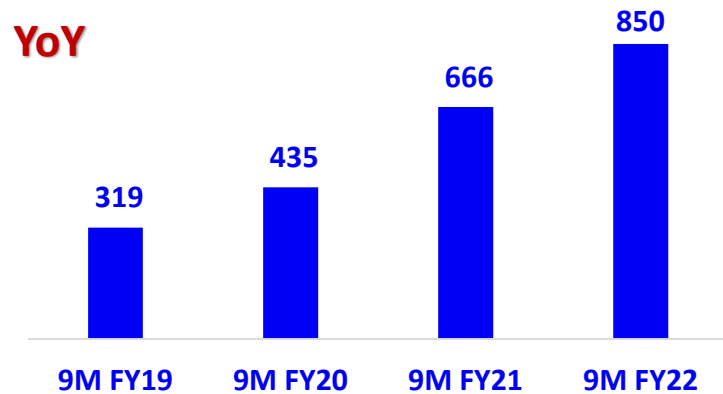
Net Interest Income (in Cr)

(in Cr)

QoQ

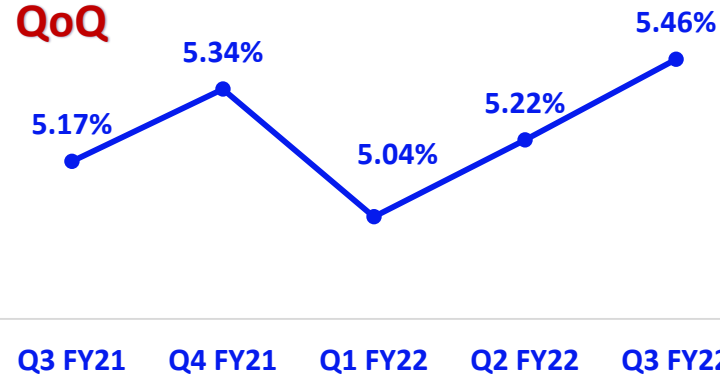


YoY

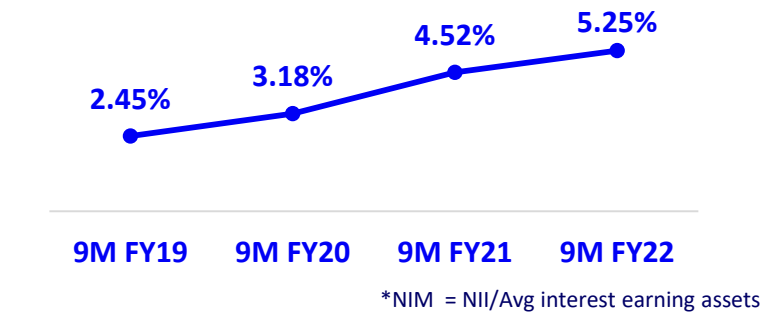


NIM

QoQ

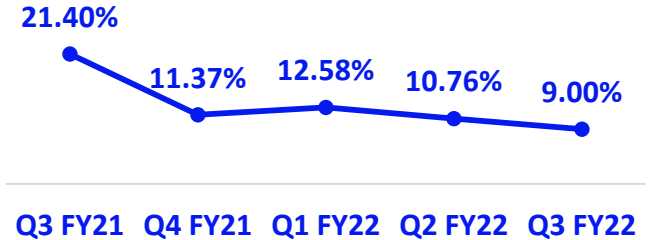


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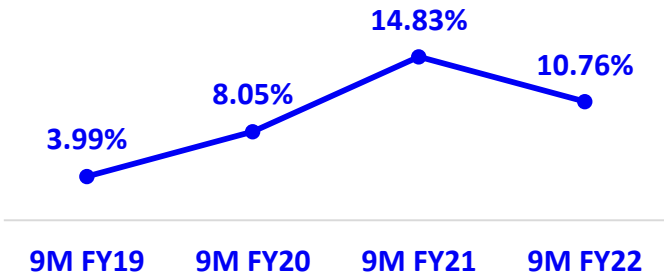


Non interest Income to Total Income

QoQ



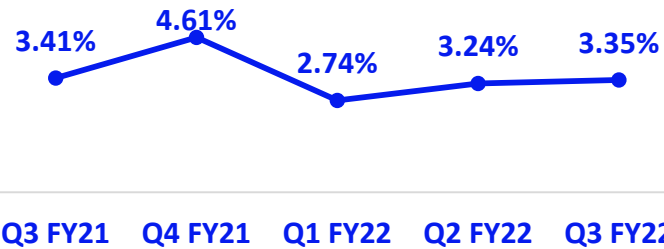
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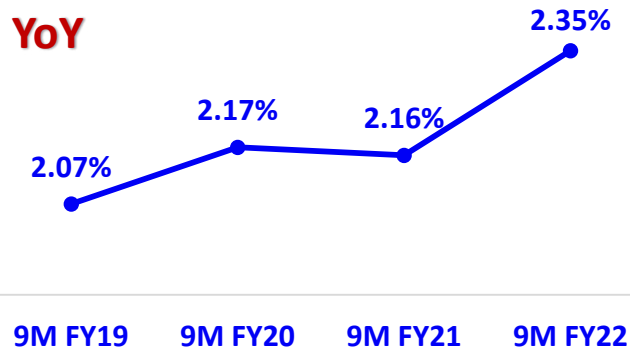
Profitability Ratios

Opex to Average assets

QoQ

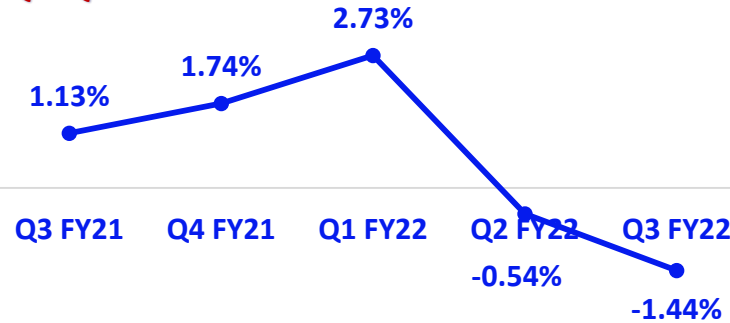


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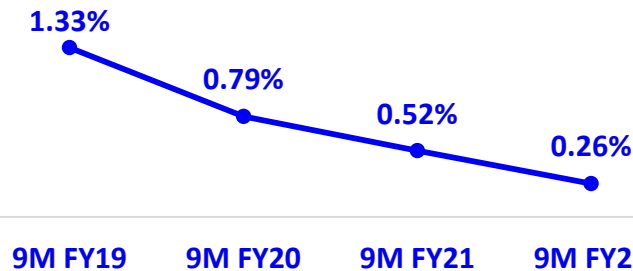


Credit Cost

QoQ

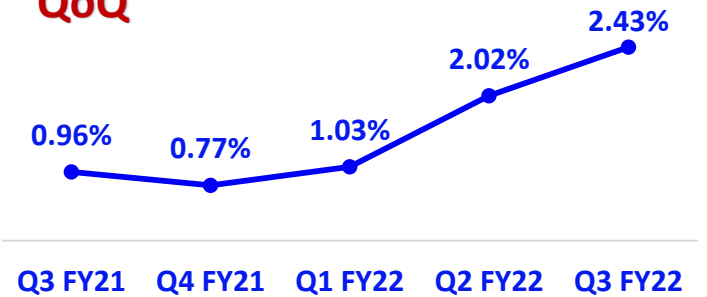


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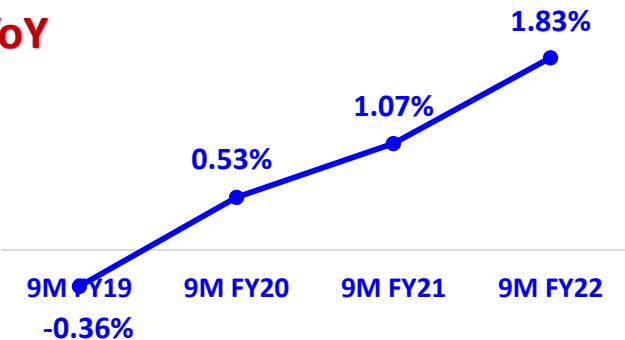


RoA

QoQ

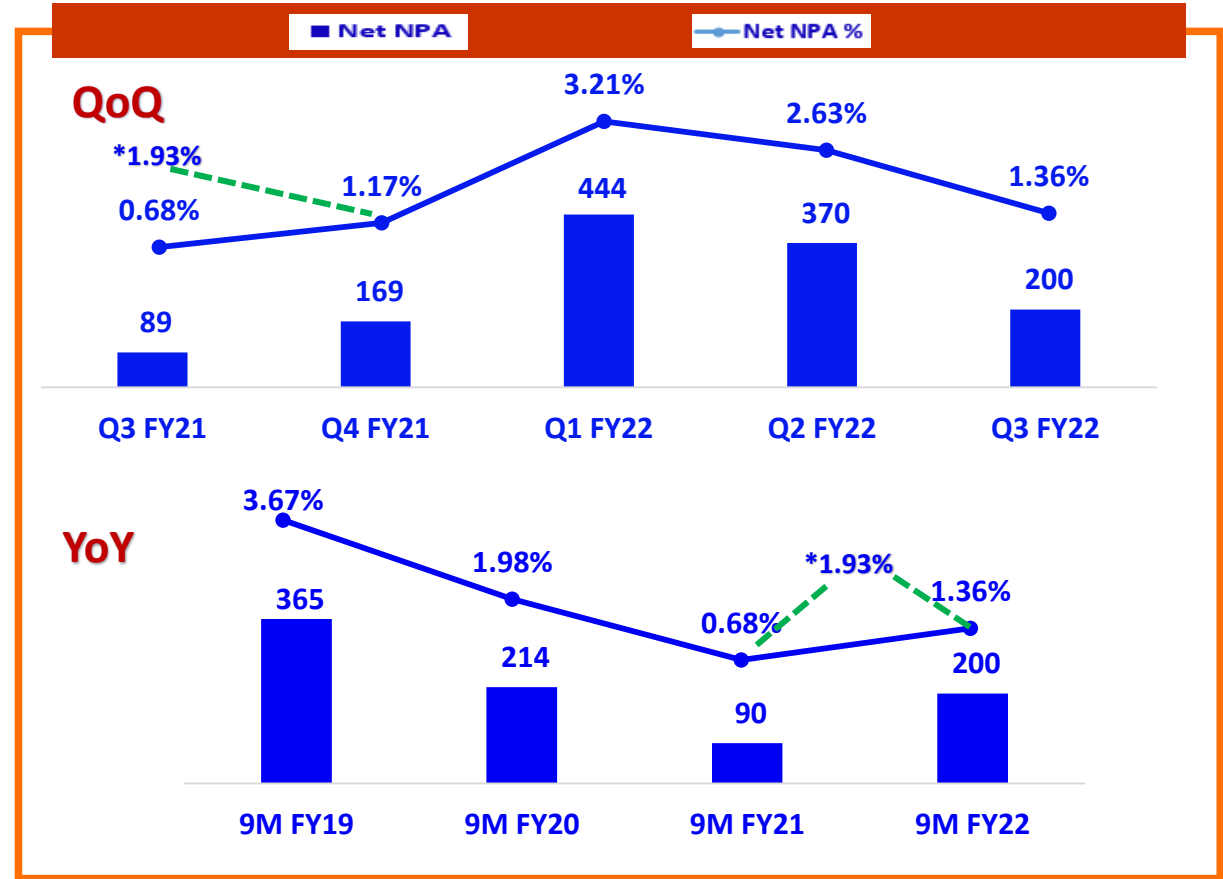
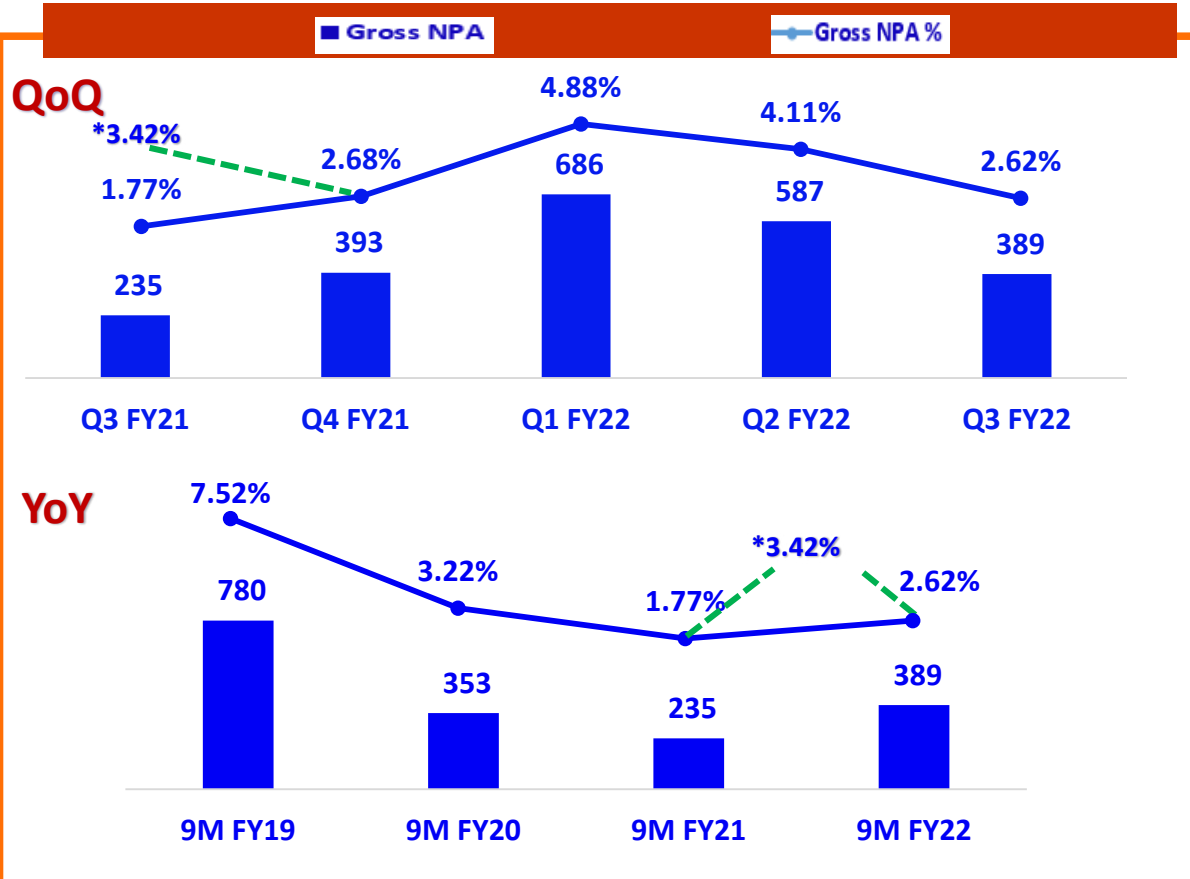


YoY



Asset Quality Ratios

Amt in Cr



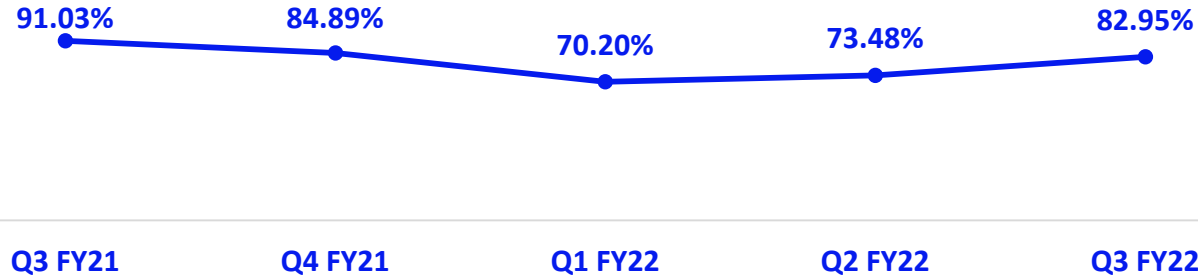
*Proforma NPA Impact

Asset Quality Ratios

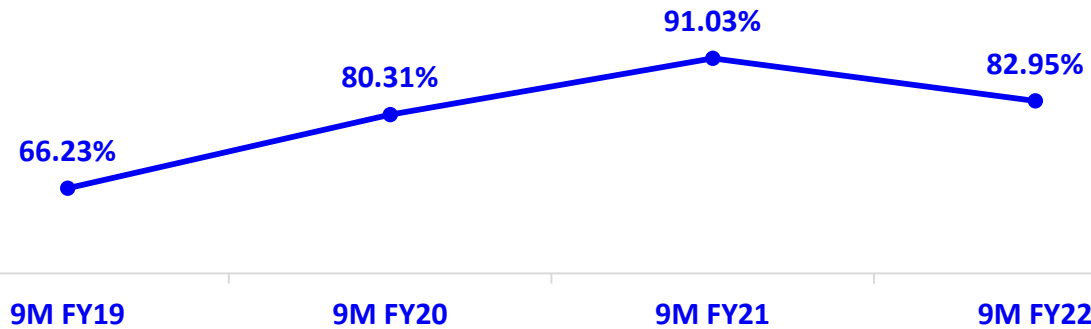
Amt in Cr

Provision Coverage Ratio

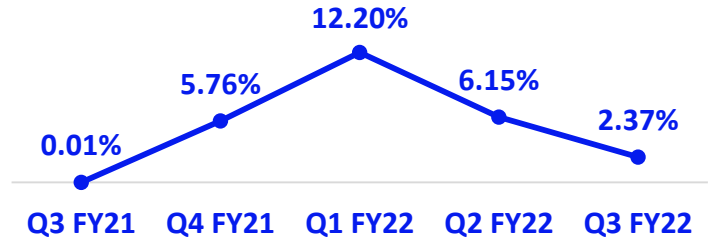
QoQ



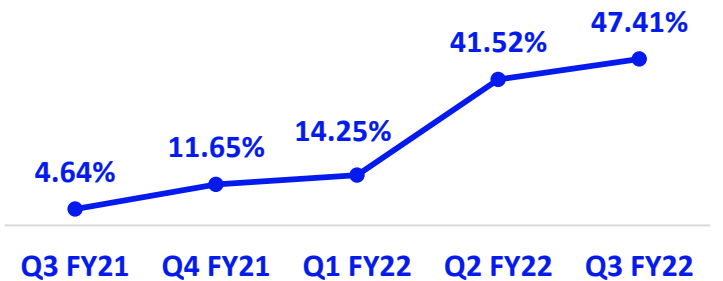
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Slippage Ratio



Recovery Rate

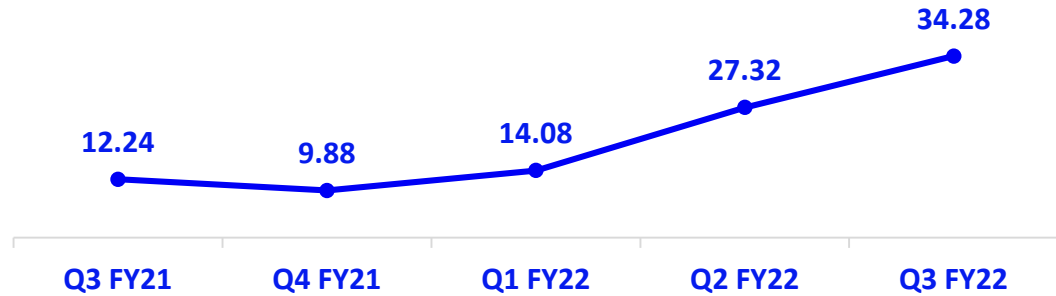


Share Holders Return & Risk Ratios

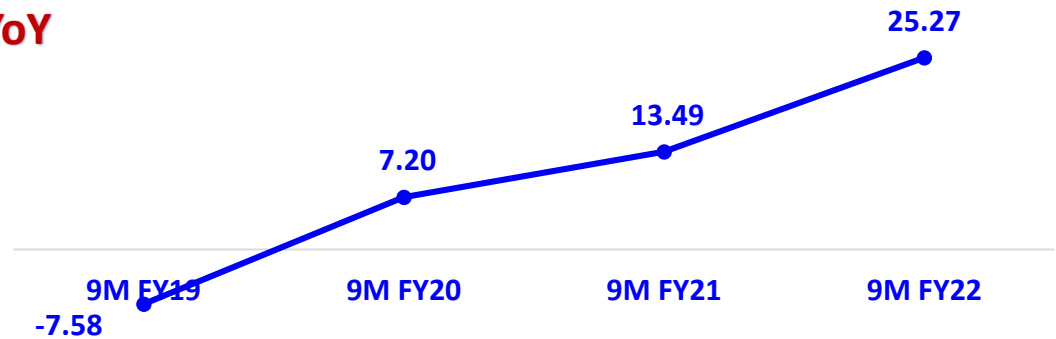
EPS

(in Rs)

QoQ

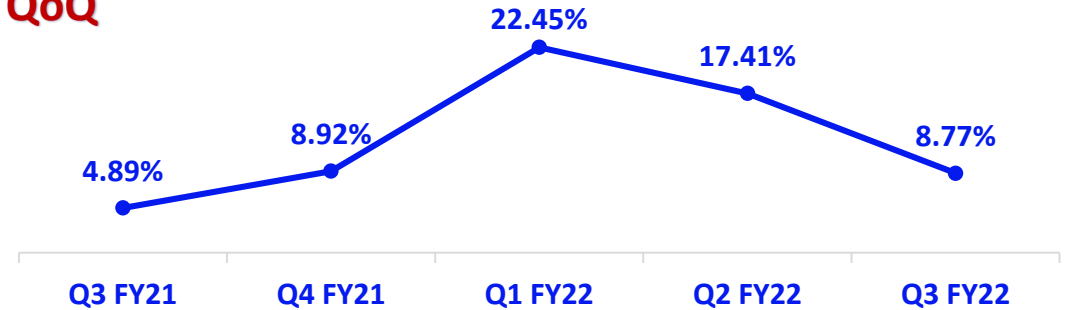


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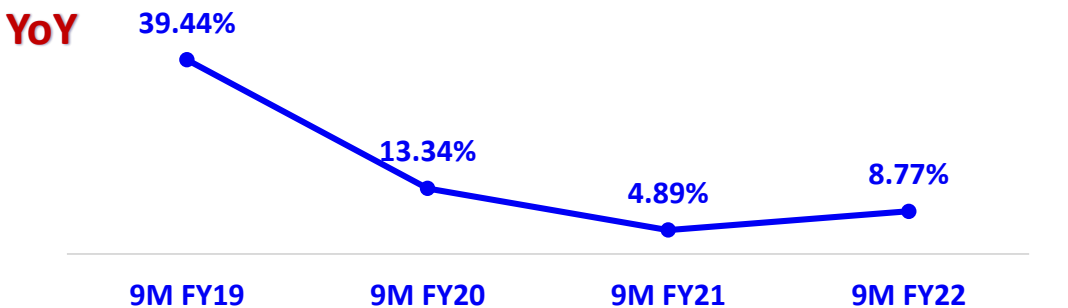


Net NPA to Networth

QoQ



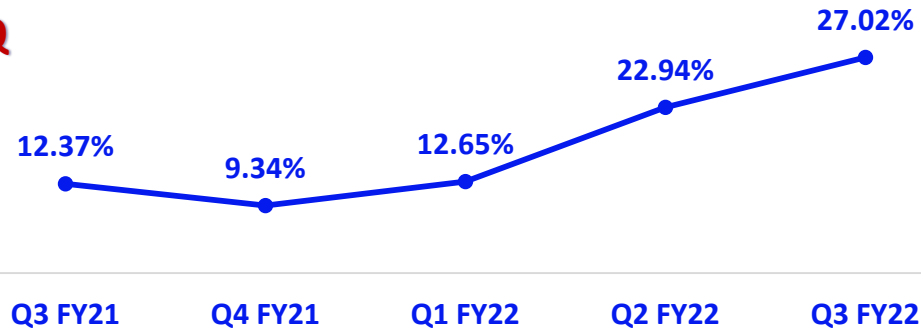
YoY



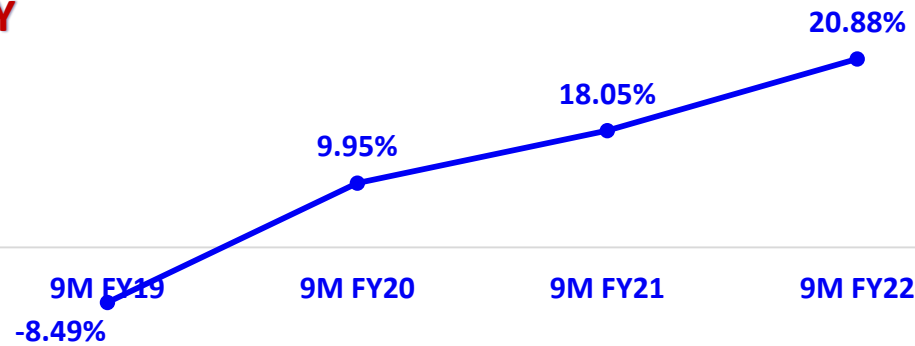
Share Holders Return & Risk Ratios

RoE

QoQ



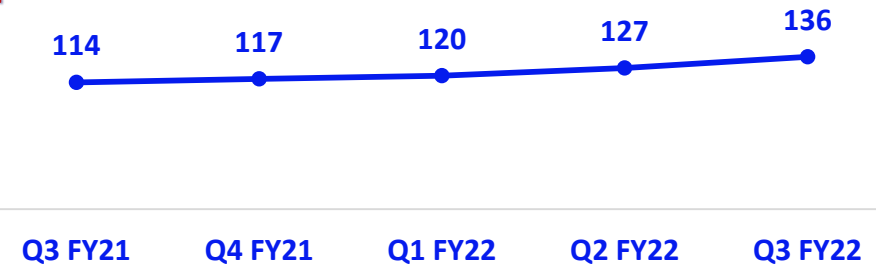
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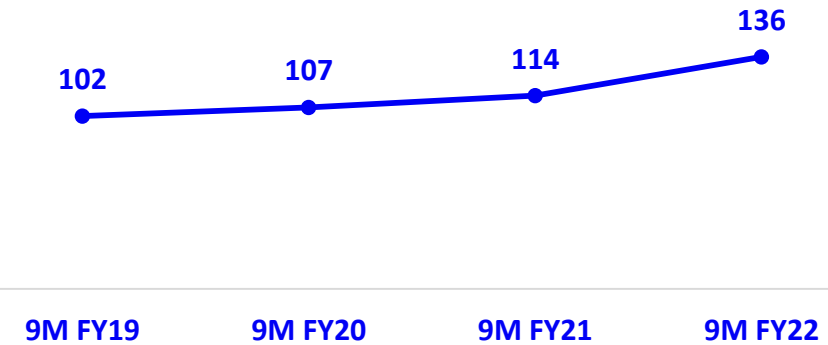
Book Value per Share

(in Rs)

QoQ



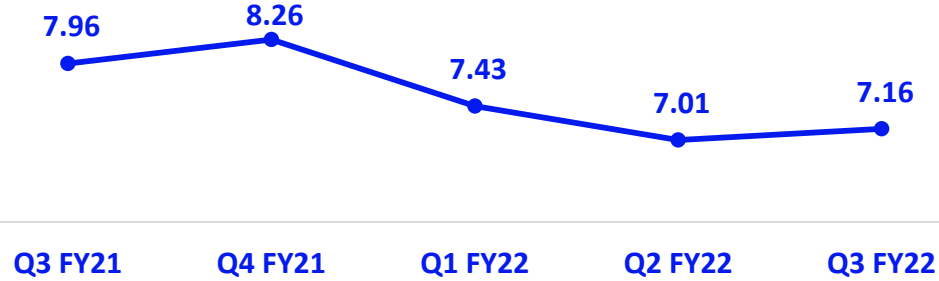
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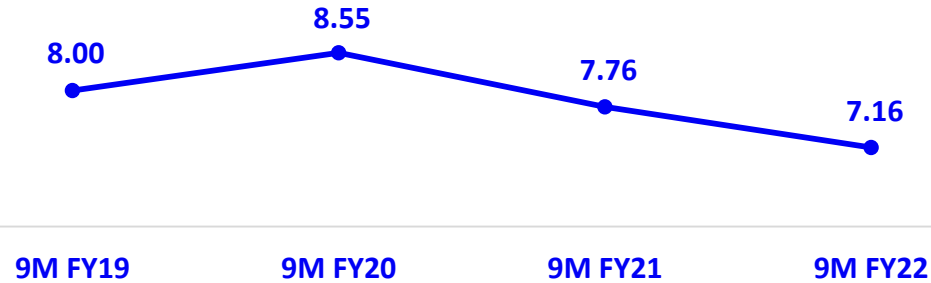
Efficiency Ratios

Business per Employee (In Cr)

QoQ

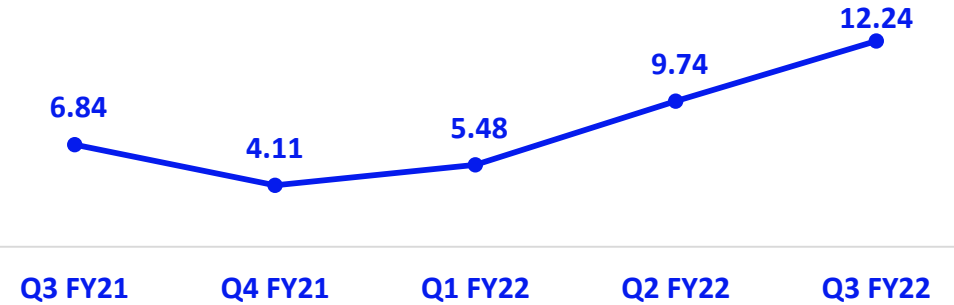


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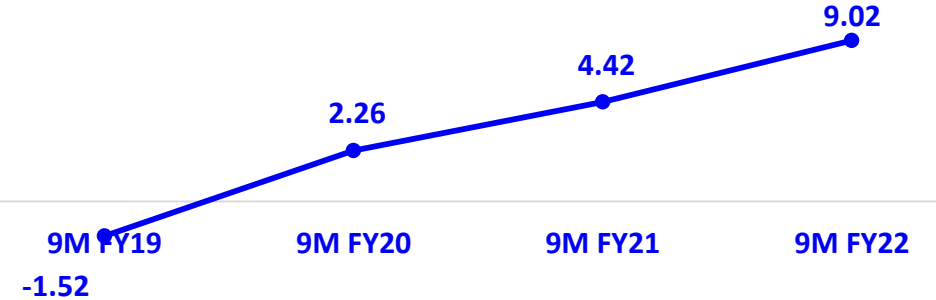


Profit per Employee (in Lakhs)

QoQ



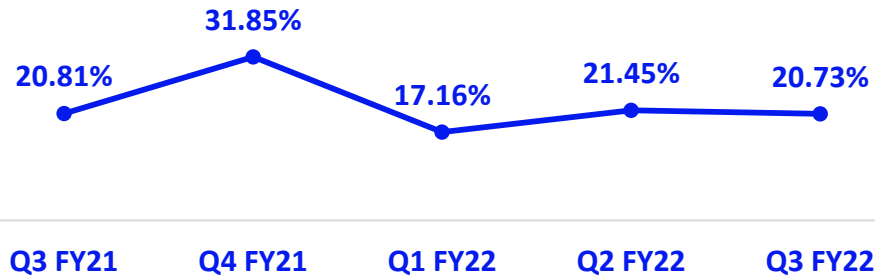
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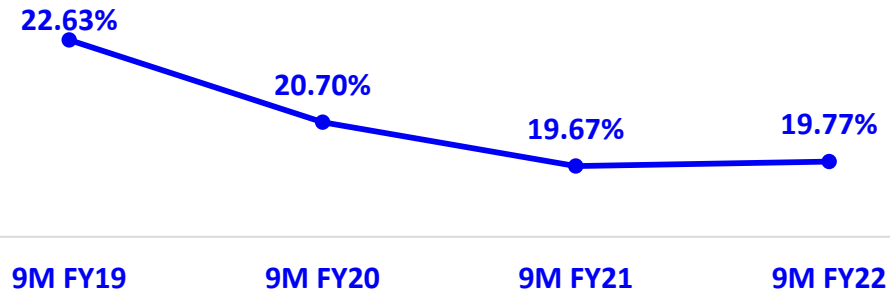
Efficiency Ratios

Staff Cost to Total Income

QoQ

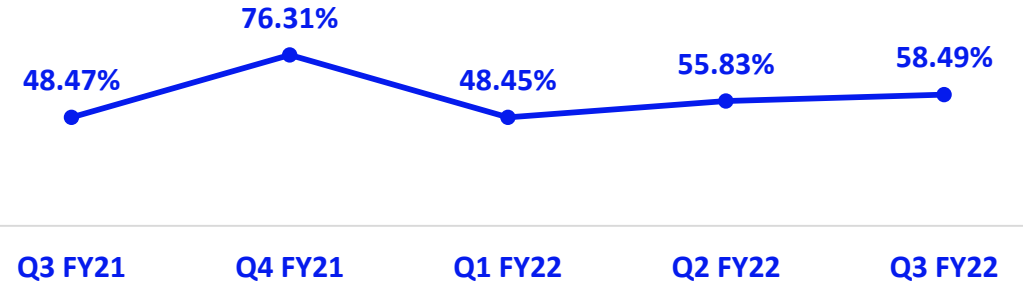


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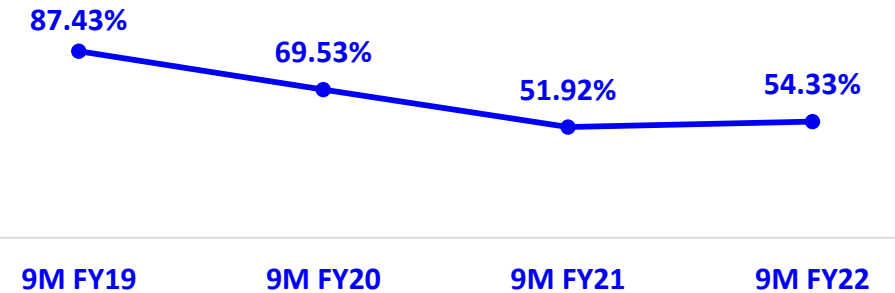


Cost to Income Ratio

QoQ



YoY



Company
Overview

Business
Overview

Earnings

Digital
Penetration

Strategy

Digital Touch Points



1,581 Installations



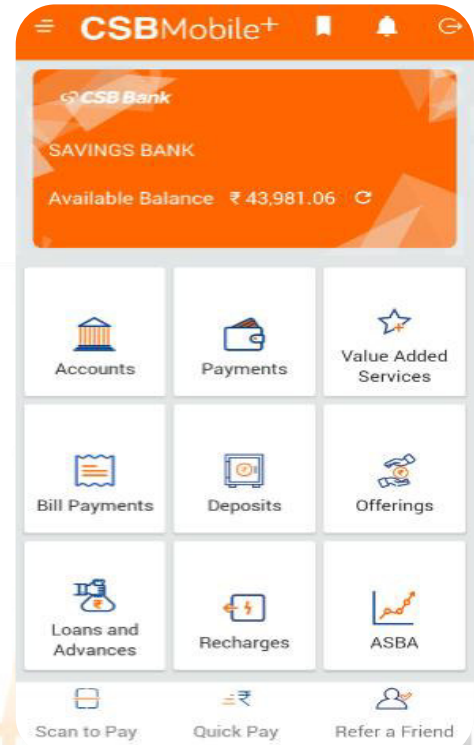
5.93 lacs + Debit Cards



4.09 lacs+ Net
Banking users



410 ATM
Network



3.77 lacs+ Mobile
Banking Users



3,463+ QR
Installations



77,719+ ePassbook
Downloads



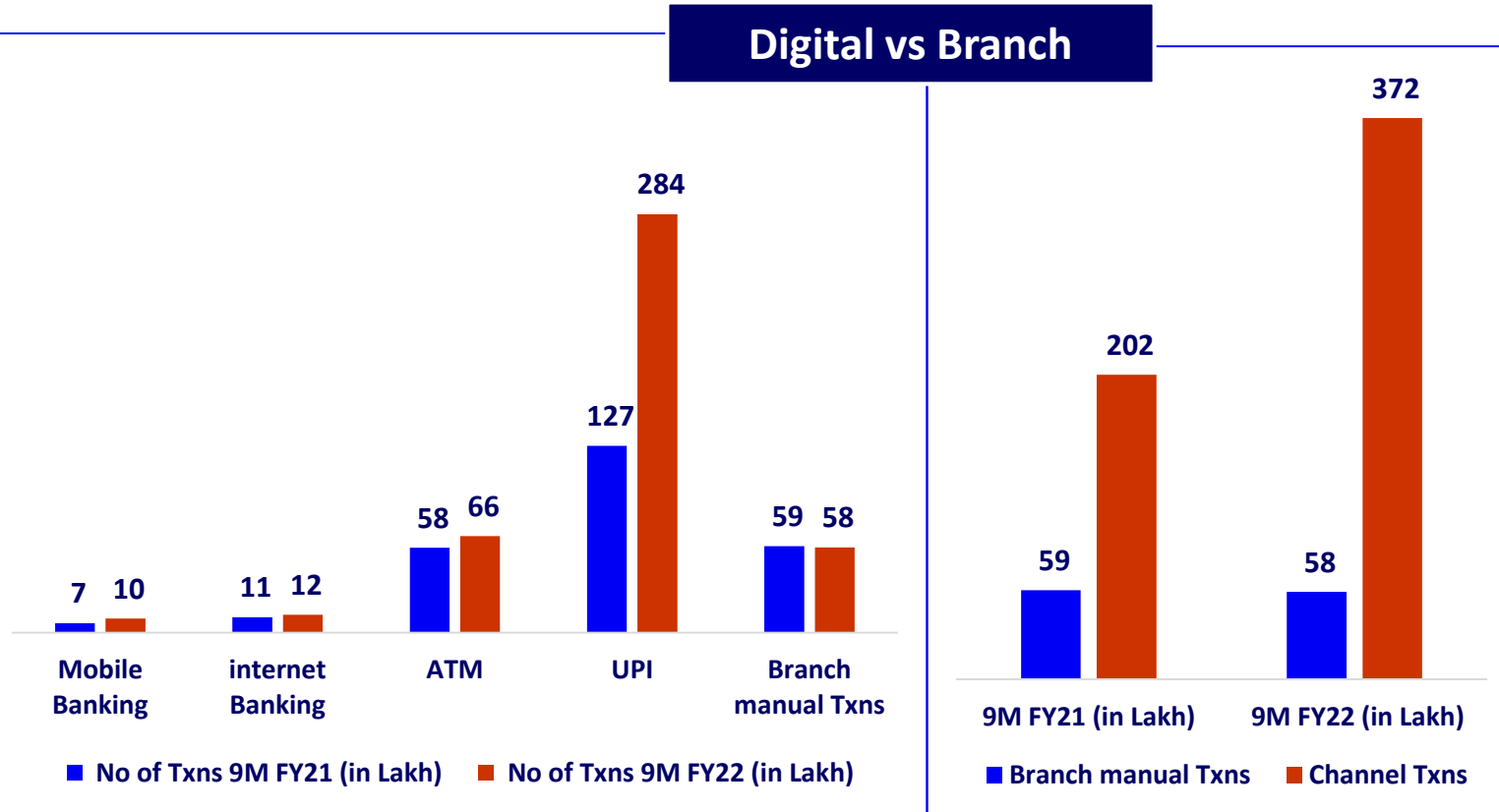
78,660+ Prepaid
Cards



1.28 lac+ UPI
Downloads

Channel Transactions

Digital vs Branch



	No. of txns	
	9M FY21 (In lakh)	9M FY22 (In lakh)
Mobile Banking	6.52	9.63
Internet Banking	10.57	12.24
Debit Cards	57.66	65.52
UPI	126.93	284.16
Branch txns	58.87	57.87
Total Channel Transactions	201.7	371.56
% of channel txns	77%	87%

We aim to

- deliver long term value for the shareholders,
- grow with the aspirations of our customers,
- provide employees with a meritocratic work environment,
- meet the regulatory expectations.

Through

- expanding our footprints across India especially South and Western India,
- extending into new clientele base in retail and MSME
- reorganising into business verticals with clearly defined roles and responsibilities,
- incentivising performance,
- maintaining a granular asset portfolio with reduced focus on corporate credit,
- competing on non price value propositions,
- maintaining robust capital , funding and liquidity base,
- strong balance sheet with strong controls.

Thank You...

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