



Performance Analysis Q4 FY 2021

Major Highlights

Major Highlights (1/2)

Business Details (INR crore)

	Mar 31, 2020	Mar 31, 2021	YOY
Total Deposits	9,45,985	9,66,996	2.22
CASA Deposits*	3,15,951	3,68,027	16.48
Retail term deposits*	3,78,390	3,91,670	3.51
Domestic Advances	6,11,045	6,41,076	4.91
<i>Out of which, Retail**</i>	1,05,165	1,20,256	14.35

* CASA and retail term deposits are domestic

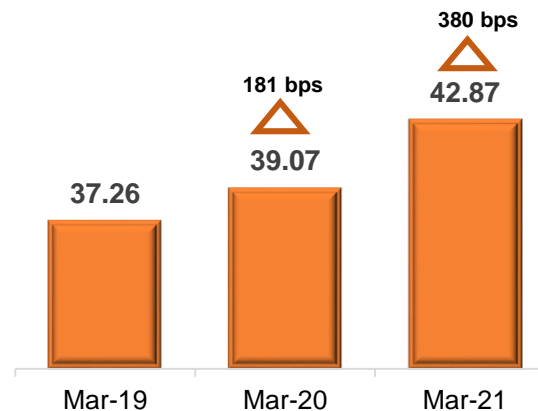
**organic growth, excluding pool purchase

FY21 Financial performance (INR crore)

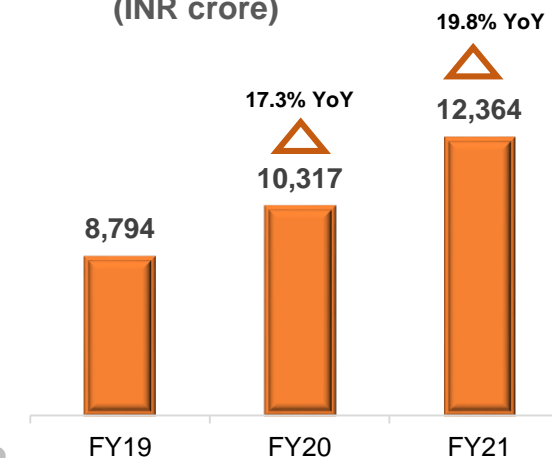
	Mar 31, 2020	Mar 31, 2021	YoY
Net Interest Income	27,451	28,809	4.95
Operating profit	18,896	20,630	9.17
Profit before Tax	-1,802	5,556	
Net profit	546	829	51.83
Credit deposit ratio (%)	78.0	78.4	40 bps
Slippage Ratio (%)	2.97	2.71	-26 bps
<i>Out of which, Domestic Slippage Ratio</i>	3.16	2.08	-108 bps
Credit Cost (%)	2.35	1.68	-67 bps
Capital Adequacy Ratio (Standalone) (%)	13.30	14.99	168 bps

Key performance drivers

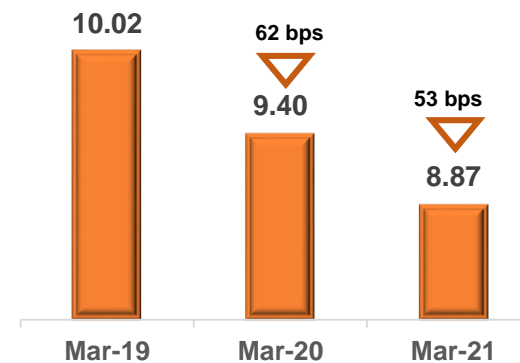
Domestic CASA Ratio (%)



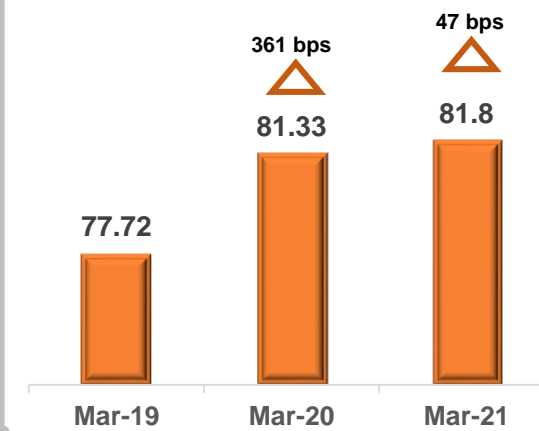
Non interest Income (INR crore)



GNPA Ratio (%)



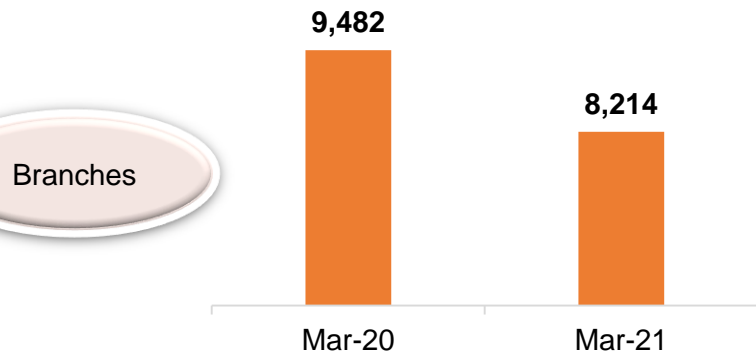
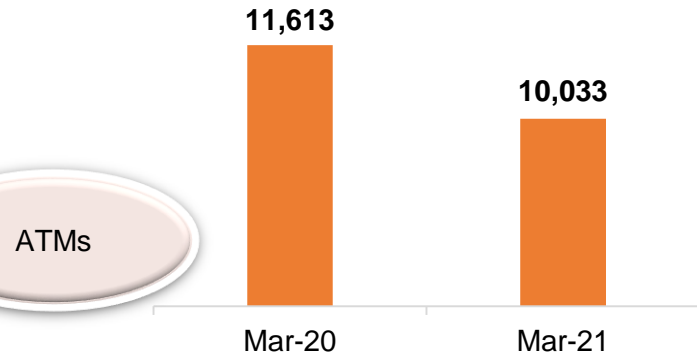
PCR with TWO (%)



Mar'19 figures are as on 1st April, 2019 (post amalgamation)

Major Highlights (2/2)

Cost Optimization

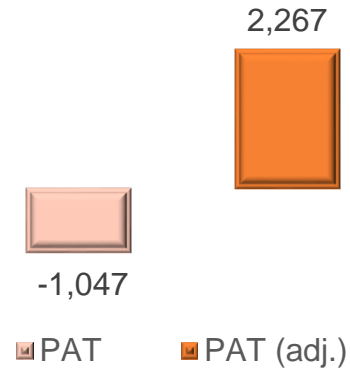


Costs (INR crore)			
	FY20	FY21	(% YoY)
Salaries* (excl provisions)	8,092	8,576	5.98
Other overheads	9,308	9,098	-2.26
Total	17,400	17,674	1.57

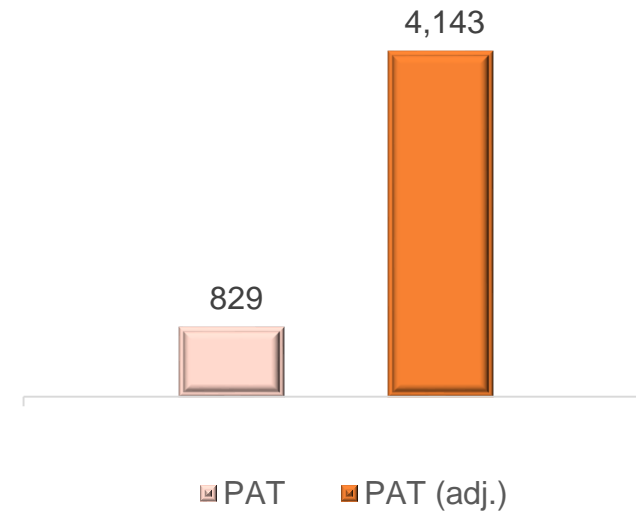
*Salaries include wage arrears of INR 728 crore.

DTA impact on profitability

Q4 FY 21 actual PAT versus adj. for DTA impact



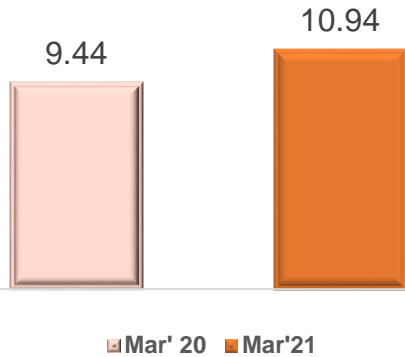
FY21 actual PAT versus adj. for DTA - impact



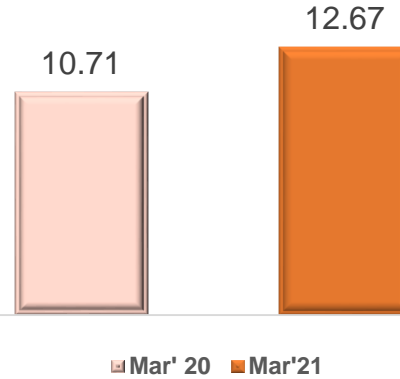
Bank shifted to the new tax regime under Section 115BBA of Income Tax Act. One-time impact of this during Q4FY21 was INR 3,314 crore (net of additional tax liability under old regime)

Capital raise and internal accruals driving CRAR higher

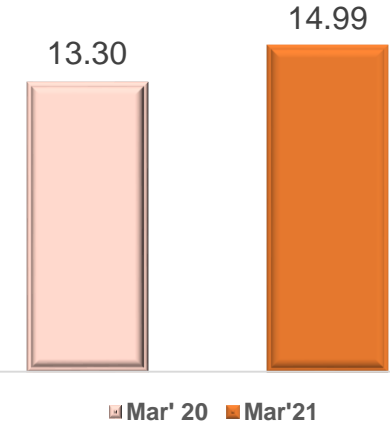
CET-1 (%)



Tier-I (%)



CRAR (%)



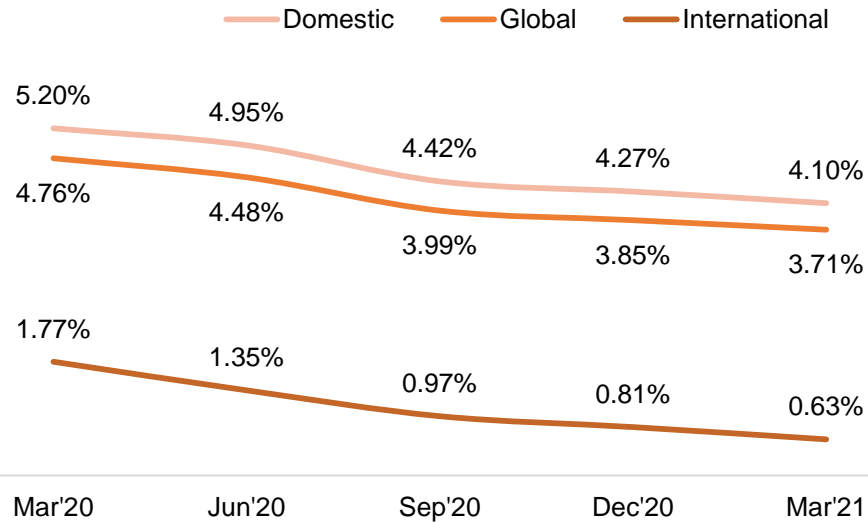
- INR 4,500 crore raised through QIP Allotment of 55 crore shares @ Rs 81.70
- Promoter share holding down to 63.97% from 71.60%

Leading Investors: Aditya Birla Sun Life Trustee Private Limited, BNP Paribas Arbitrage, ICICI Prudential MF, Life Insurance Corporation of India, Marshall Wace, Nippon Life India Trustee Ltd., SBI Life Insurance Co. Ltd., Societe Generale - ODI

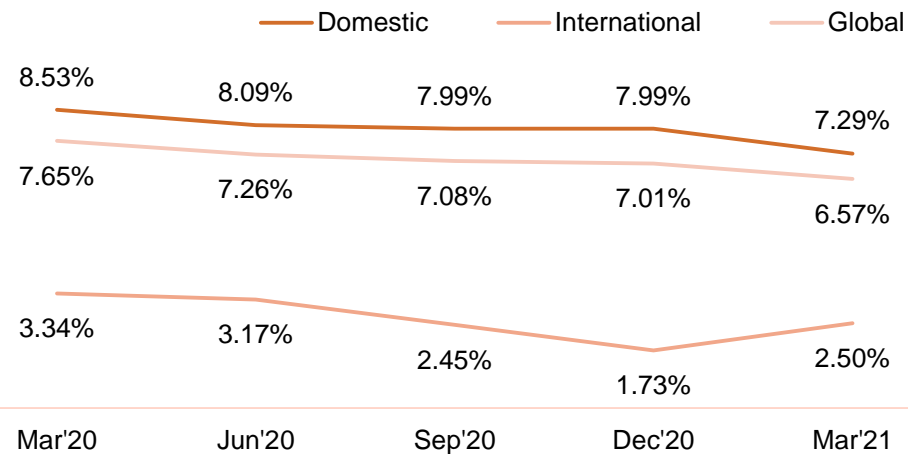
Financial Performance

Key Ratios - Quarterly

Cost of Deposits

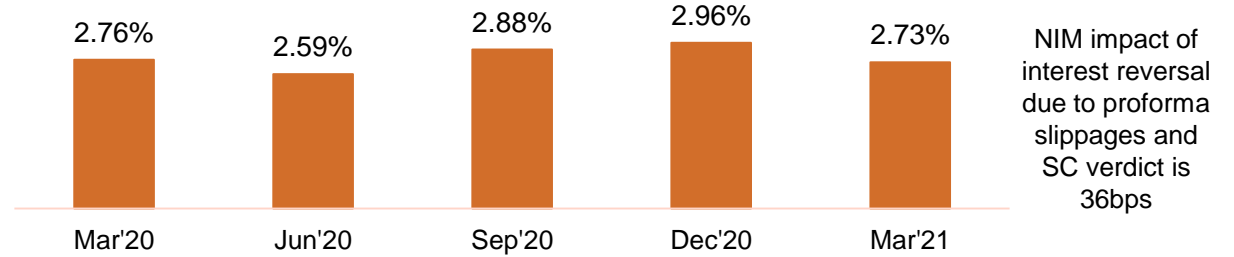


Yield on Advances

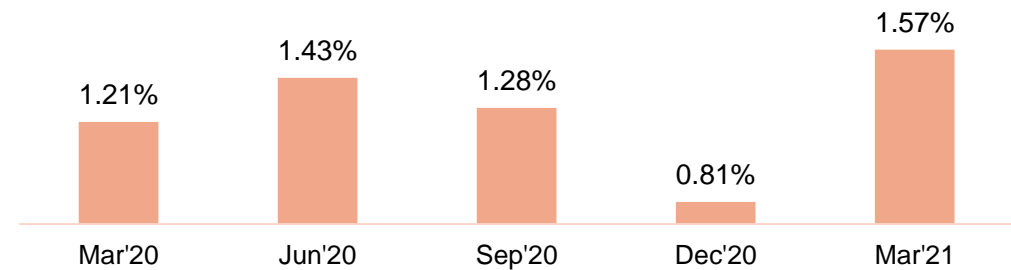


NIM

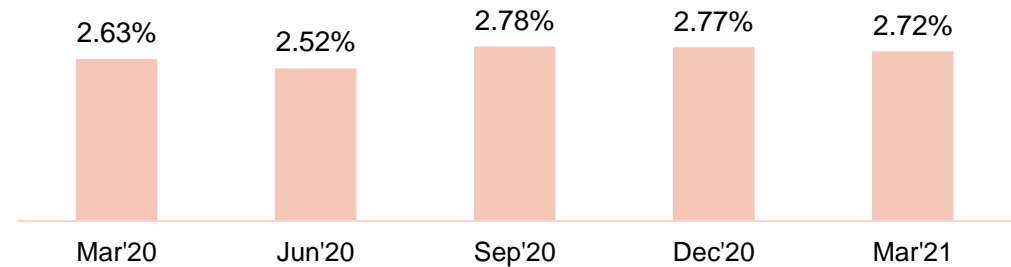
Domestic



International

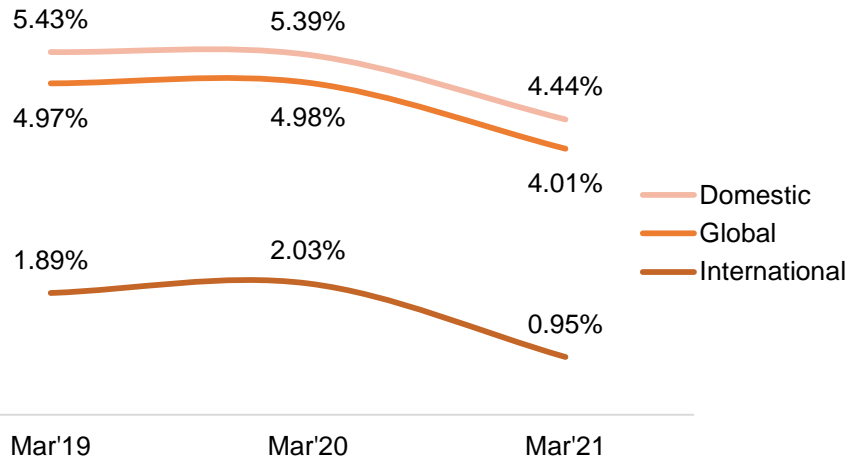


Global

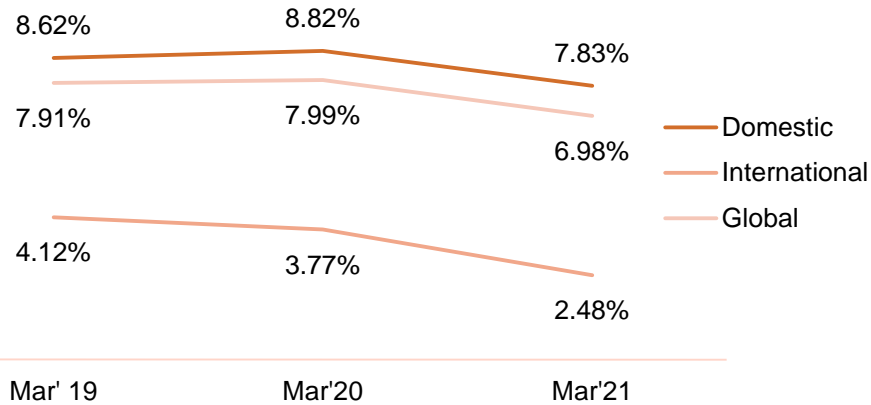


Key Ratios - Annual

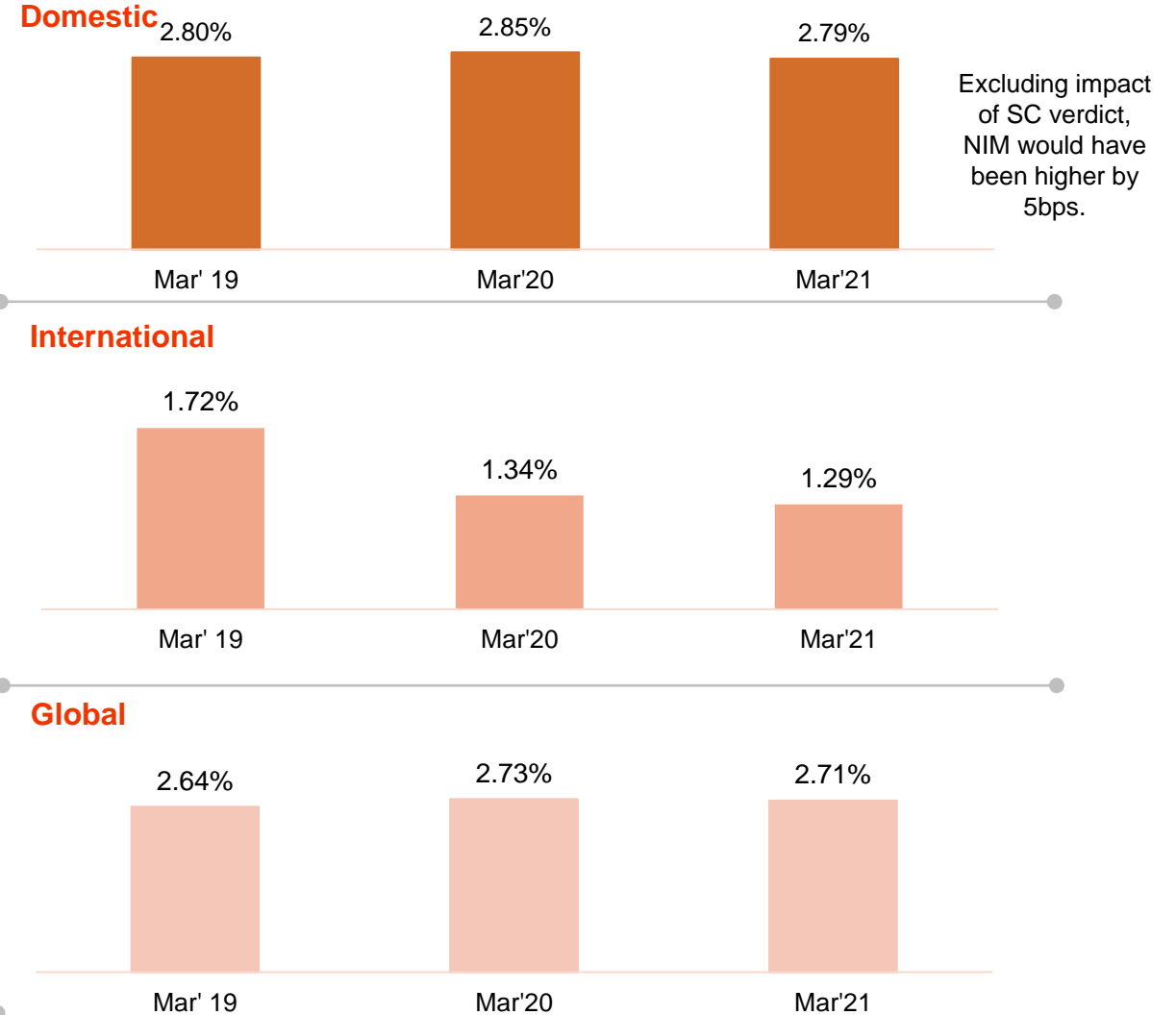
Cost of Deposits



Yield on Advances



NIM



Mar'19 figures are as on 1st April, 2019 (post amalgamation)

Operating Performance

Particulars (INR crore)	Q4 FY 20	Q3 FY 21	Q4 FY 21	YOY (%)
Interest on advances	13,292	12,484	11,749	-11.61
Interest on investments	4,464	4,172	4,133	-7.41
Other Interest income	943	840	803	-14.85
Total Interest Income	18,699	17,497	16,685	-10.77
Interest on Deposits	10,627	9,089	8,614	-18.94
Interest on borrowings	674	394	367	-45.55
Other Interest paid	600	537	597	-0.50
Total Interest Expenses	11,901	10,020	9,578	-19.52
Net Interest Income (NII)	6,798	7,477	7,107	4.54
Non- Interest Income	2,835	2,896	4,848	71.01
Operating Income	9,633	10,372	11,955	24.12
Operating Expenses	4,711	5,304	5,689	20.76
Operating Profit	4,922	5,069	6,266	27.32
Cost to Income Ratio (%)	48.90	51.13	47.59	

	FY 20	FY 21	YOY (%)
	54,116	50,052	-7.51
	18,097	17,077	-5.64
	3,771	3,366	-10.74
	75,984	70,495	-7.22
	43,657	37,564	-13.96
	2,686	1,864	-30.61
	2,190	2,258	3.10
	48,533	41,686	-14.11
	27,451	28,809	4.95
	10,317	12,364	19.84
	37,768	41,173	9.02
	18,872	20,544	8.86
	18,896	20,630	9.17
	49.97	49.90	

Non-Interest Income

Particulars (INR crore)	Q4 FY 20	Q3 FY 21	Q4 FY 21	YOY (%)
Commission, Exchange, Brokerage	716	643	715	-0.14
Incidental Charges	310	224	293	-5.48
Other Miscellaneous Income	368	285	587	59.95
Forex Income	285	205	303	5.94
Total Fee Income	1,679	1,358	1,899	13.10
Dividend Income	1	102	5	400
Trading Gains – Profit from Sale of Investments	875	925	904	3.31
Recovery from TWO	280	511	2040	628.57
Other Non-Interest Income	1,156	1,538	2,949	155.1
Total Non-Interest Income	2,835	2,896	4,848	71.01

	FY 20	FY 21	YOY (%)
	2,590	2,521	-2.66
	1,014	927	-8.58
	1,314	1,374	4.57
	1,016	1,049	3.25
	5,934	5,871	-1.06
	100	132	32
	2,751	3,376	22.72
	1,532	2,985	94.84
	4,383	6,493	48.14
	10,317	12,364	19.84

Recovery from TWO is higher due to recovery in one large NCLT account

Operating Expenses

Particulars (INR crore)	Q4 FY 20	Q3 FY 21	Q4 FY 21	YOY (%)
Employee Cost	2,153	3,051	3,125	45.14
<i>of which:</i> Salaries	2,036	2,052	2,461	20.87
Provisions for employees	117	999	664	467.52
Other Operating Expenses	2,558	2,253	2,564	0.23
<i>of which :</i>				
Rent, Taxes and Lighting	410	371	417	1.68
Printing and Stationery	34	37	41	20.42
Depreciation	383	344	333	-13.07
Law charges	51	43	52	1.08
Postage, Telegrams, Telephone etc	52	70	37	-29.34
Repairs and Maintenance	259	290	302	16.57
Insurance	309	338	434	40.55
NFS charges/Fees	115	105	109	-5.13
Other Expenditure	945	655	839	-11.21
Operating Expenses	4,711	5,304	5,689	20.77

	FY 20	FY 21	YOY (%)
	9,565	11,446	19.66
	8,092	8,576	5.98
	1,472	2,870	94.97
	9,308	9,098	-2.25
	1,518	1,506	-0.80
	117	126	7.95
	1,660	1,315	-20.81
	159	164	3.20
	197	194	-1.63
	1,133	1,110	-2.06
	1,062	1,354	27.48
	412	380	-7.86
	3,050	2,949	-3.31
	18,873	20,544	8.85

Profit Position

Particulars (INR crore)	Q4 FY 20	Q3 FY 21	Q4 FY 21	YOY (%)
Operating Profit	4,922	5,069	6,266	27.30
Total Provisions	6,645	3,435	3,586	-46.03
of which				
Provision for NPA & Bad Debts Written-off	3,191	2,080	4,593	43.94
Provision for Standard Advances	2,684	1,418	-1,663	
Provision for Depreciation on Investment	740	-118	473	-36.05
Other Provisions	30	55	183	509.50
Profit before Tax	-1,723	1,634	2,680	
Tax Provisions	-2,230	573	3,726	
Net Profit	507	1,061	-1047	

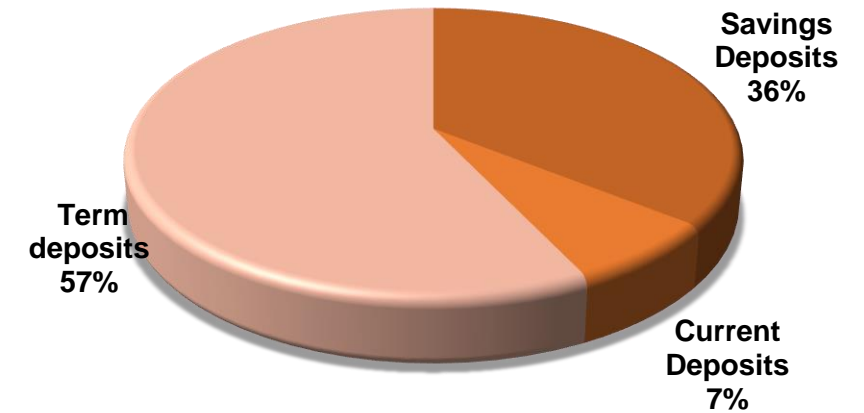
	FY 20	FY 21	YOY (%)
	18,896	20,630	9.17
	20,698	15,074	-27.17
	16,405	12,408	-24.36
	3,085	2,158	-30.05
	987	310	-68.60
	221	198	-10.50
	-1,802	5,556	
	-2,348	4,727	
	546	829	51.83

Business Performance

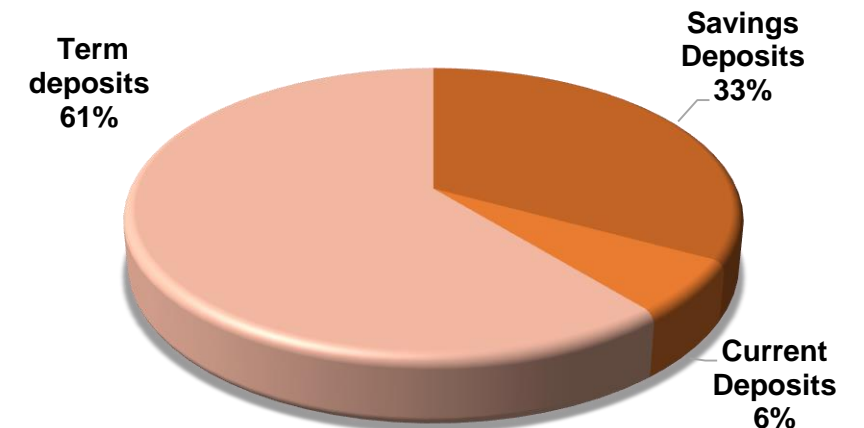
Deposits

Particulars (INR crore)	Mar'20	Dec'20	Mar'21	YOY (%)
Domestic CASA Deposits	3,15,951	3,43,937	3,68,027	16.48
Domestic Saving Deposits	2,66,301	2,87,393	3,06,418	15.06
Domestic Current Deposits	49,650	56,544	61,609	24.09
Term Deposits	4,92,755	4,90,874	4,90,386	-0.48
Retail Term Deposits	3,78,390	3,83,959	3,91,670	3.51
Bulk Deposits (including CD)	1,14,365	1,06,915	98,716	-13.68
Domestic Deposits	8,08,706	8,34,811	8,58,413	6.15
International Deposits	1,37,279	1,19,750	1,08,583	-20.90
Total Deposits	9,45,985	9,54,561	9,66,996	2.22
Domestic CASA(%)	39.07%	41.20%	42.87%	
Global CASA (%)	35.29%	37.93%	40.15%	

% share in Domestic Deposits in Mar' 21



% share in Domestic Deposits in Mar' 20



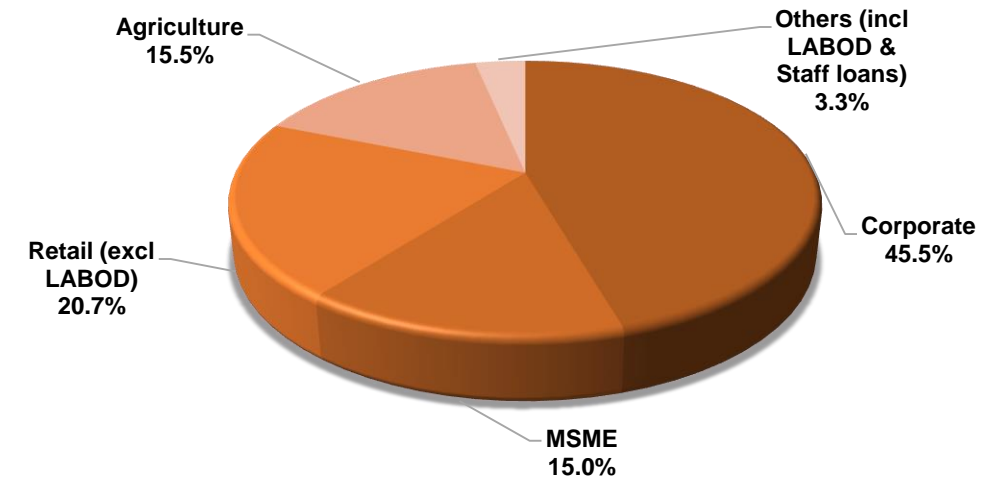
Advances

Particulars (INR crore)	Mar'20	Dec'20	Mar'21	YOY (%)
Retail*	1,05,165	1,16,046	1,20,256	14.35
Home Loans*	71,301	77,314	79,212	11.10
Auto Loans*	16,458	19,399	21,031	27.79
Mortgages Loans*	6,834	7,377	7,262	6.27
Education Loans	5,287	5,619	5,766	9.06
Personal Loans	3,683	4,365	4,685	27.21
Gold Loans	436	722	1,101	152.52
Others	1,166	1,250	1,198	2.74
Agriculture	87,921	96,455	99,543	13.22
Gold Loans	16,957	20,393	22,492	32.64
MSME	87,328	95,338	96,200	10.16
Corporate	2,91,543	2,90,368	2,91,615	0.02
Others	39,088	34,832	33,462	-14.39
Gross Domestic Advances	6,11,045	6,33,039	6,41,076	4.91
International Gross Advances	1,27,050	1,12,381	1,10,514	-13.02
Global Gross Advances	7,38,095	7,45,420	7,51,590	1.83

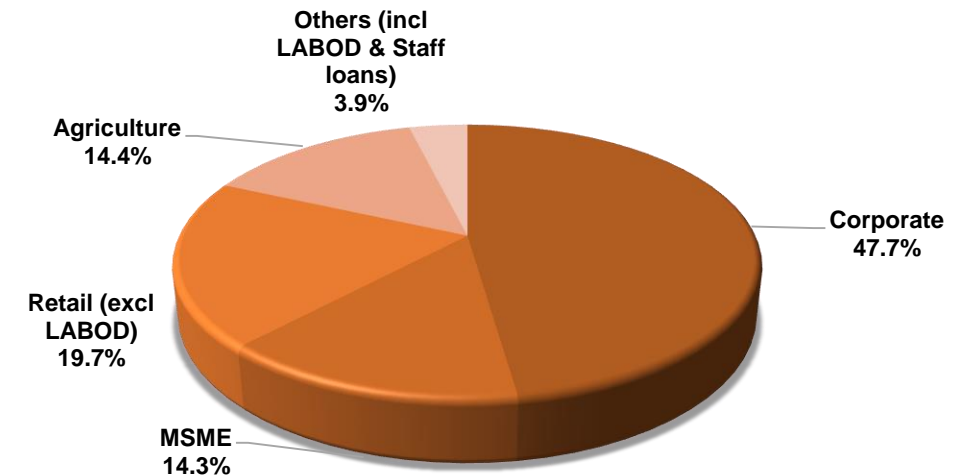
INR 8,147 crore of financing has been done by way of bonds. Including this, corporate book has increased by 2.82%.

*ex-pool purchase. Retail including pool stands at INR 1,32,565 crore and Home loan including pool is at INR 88,479 crore against INR 1,20,822 crore and INR 83,012 crore, respectively in Mar'20.

% share in Gross Domestic Credit in Mar' 21

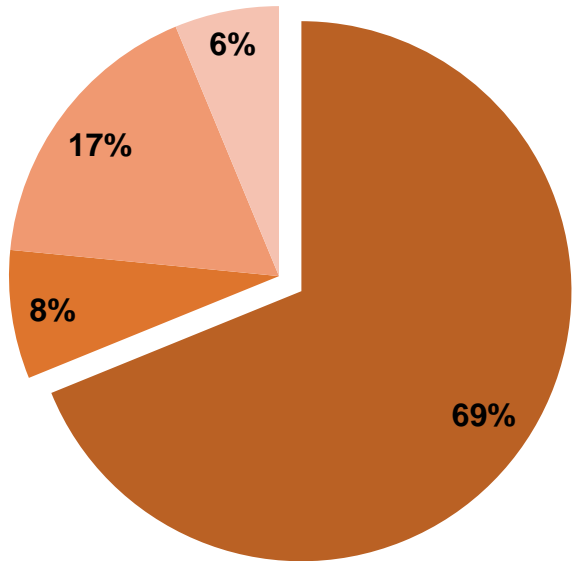


% share in Gross Domestic Credit in Mar' 20

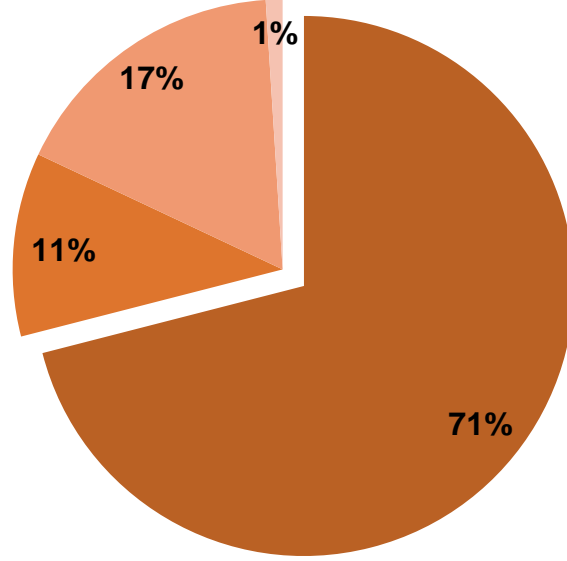


Risk profile – Retail loans

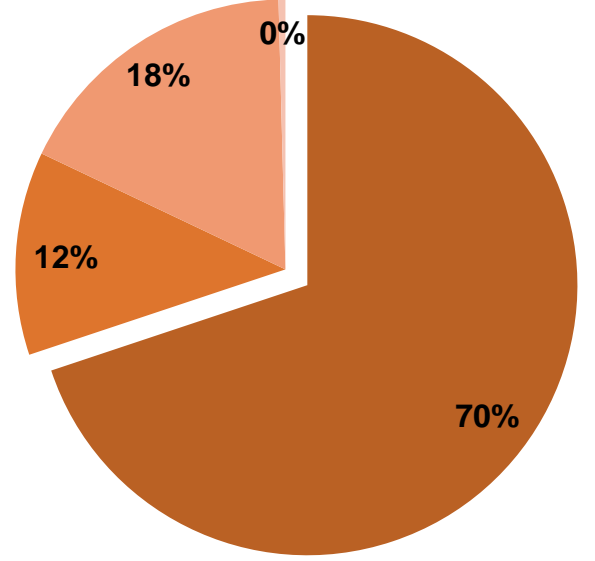
As on 01.04.2019



As on 31.03.2020



As on 31.03.2021



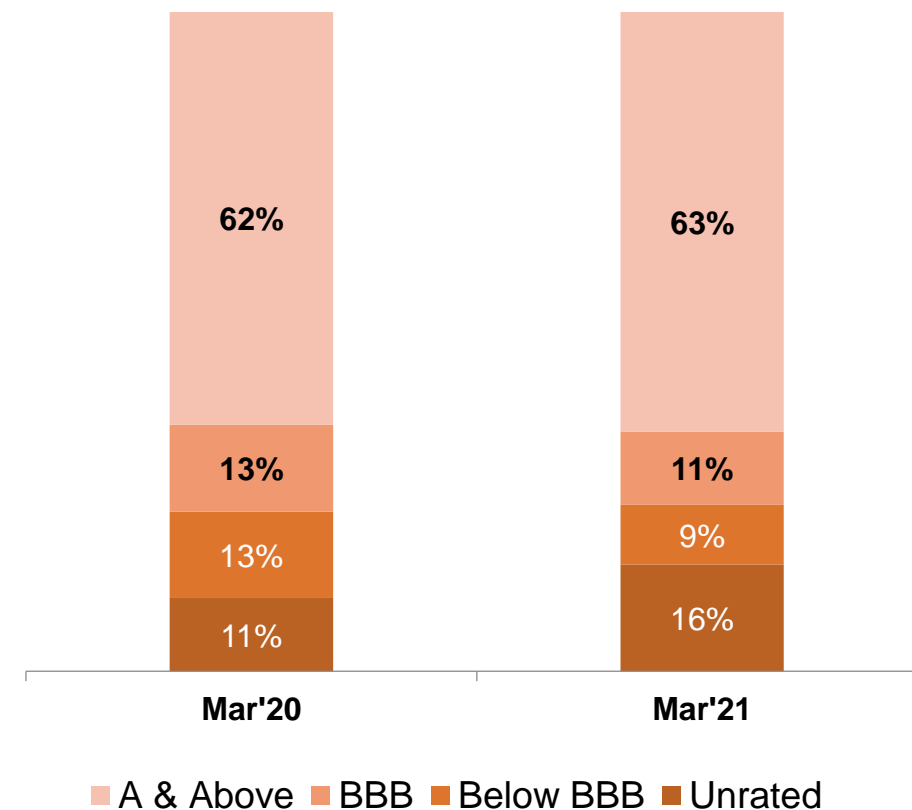
*Based on Amt.

*CIBIL scores (V1) as on 01.04.2019 have been converted into corresponding Credit Vision CIBIL Scores

Industry-wise outstanding

Particulars (INR crore)	Mar '21	
	Outstanding	%share
Infrastructure of which	70,730	11.03%
1. Power	32,247	5.03%
2. Telecom	11,049	1.72%
3. Roads & Ports	12,965	2.02%
4. Other Infrastructure	14,468	2.26%
Basic Metals & Metal Industry	16,586	2.59%
of which		
Iron & Steel	14,468	2.26%
Textiles	18,259	2.85%
Petroleum & Petrochemicals	6,114	0.95%
All Engineering	7,744	1.21%
Food Processing	13,062	2.04%
Chemicals and Chemical Products	12,021	1.88%
Trade	20,385	3.18%
NBFC	99,075	15.45%
Other Industries / Sectors	1,44,992	22.62%
Retail Loans	1,32,565	20.68%
Agriculture	99,543	15.53%
Gross Domestic Advances	6,41,076	100.00%

Rating Profile

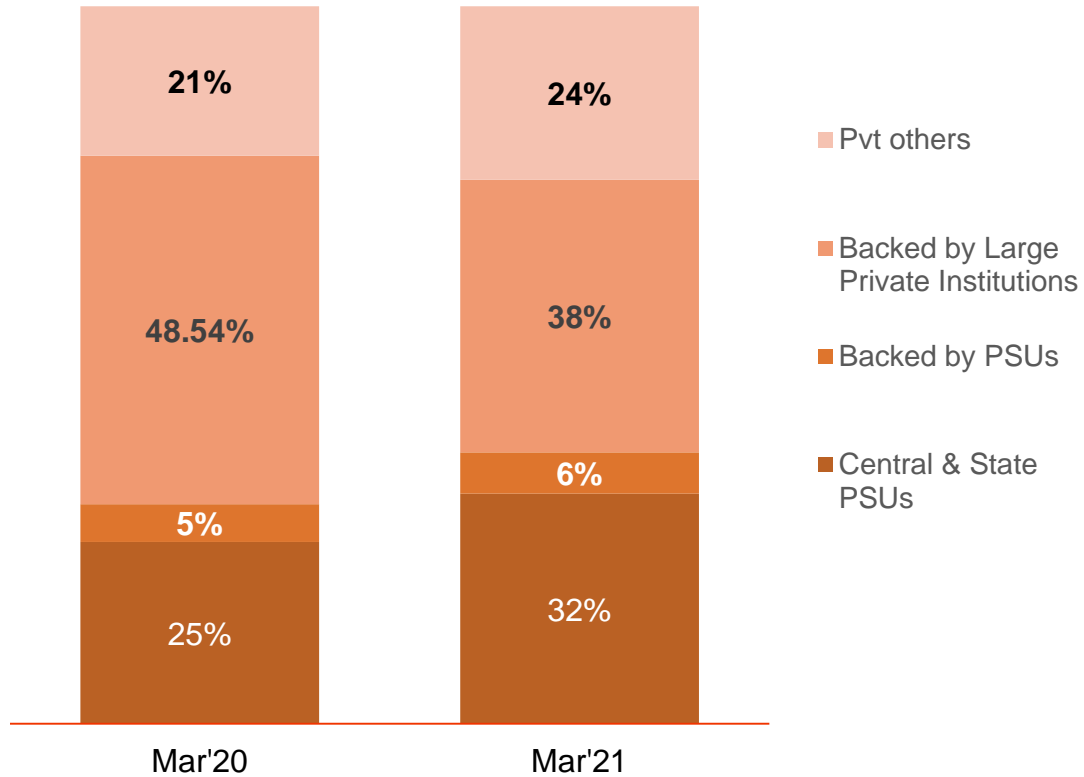


Out of the total unrated segment, 5% is to the government sector

*External Rating Distribution of Domestic Advances above INR 5 Crore

Segment wise breakup & Ratings of NBFC Standard Exposure

NBFC portfolio by ownership



Rating Profile of NBFCs Standard Outstanding				
Particulars	Mar'20		Mar'21	
	Outstanding (INR cr)	% Share	Outstanding (INR cr)	% Share
AAA	53,706	52.00	55,671	59.94
AA	34,504	32.69	25,012	26.93
A	6,993	6.25	7,043	7.58
BBB	2,123	2.16	1,907	2.05
BB & below	741	6.90	3,241	3.49
Total	98,067	100	92,874	100.00

Treasury operations

Particulars (INR crore)	Mar '20	Dec '20	Mar '21
Domestic Investments	2,65,016	2,57,900	2,51,708
of which SLR	2,21,174	2,11,085	2,04,131
Non SLR	43,842	46,815	47,577
Held To Maturity (HTM)	1,68,967	1,45,444	1,48,805
Available For Sale (AFS)	95,846	1,12,179	1,02,702
Held For trading (HFT)	204	277	201
International Investments	13,032	12,481	13,186
Global Investments	2,78,048	2,70,381	2,64,894

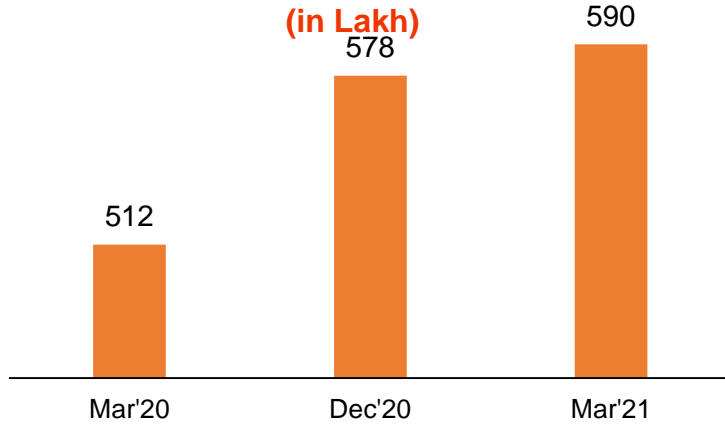
- Domestic investment book comprises of 59.12 % in HTM; 40.80 % in AFS and 0.08 % in HFT.
- The percentage of SLR Securities to NDTL at Mar 31, 2021 was at 22.71 % as against 23.83 % at Dec 31, 2020

Modified Duration			
Particulars	Mar '20	Dec '20	Mar '21
AFS	1.32	1.59	1.30
HTM	4.75	4.58	4.42
Total Investment	3.60	3.37	3.22

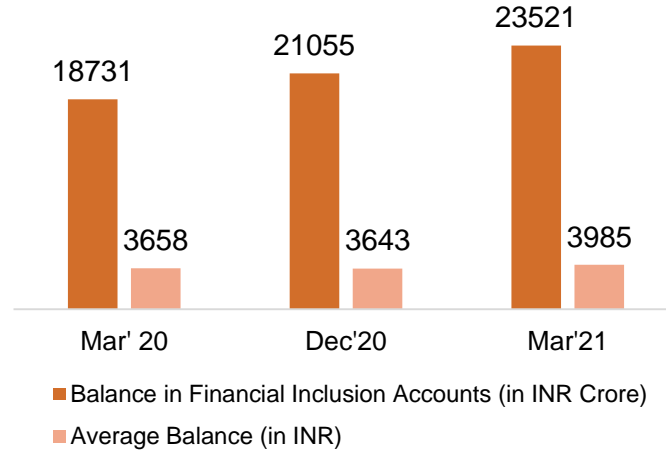
Yield on Investment			
Particulars	Mar '20	Dec '20	Mar '21
Domestic	7.07%	6.64%	6.56%
International	4.06%	3.04%	2.95%
Global	6.97%	6.47%	6.51%

Financial Inclusion

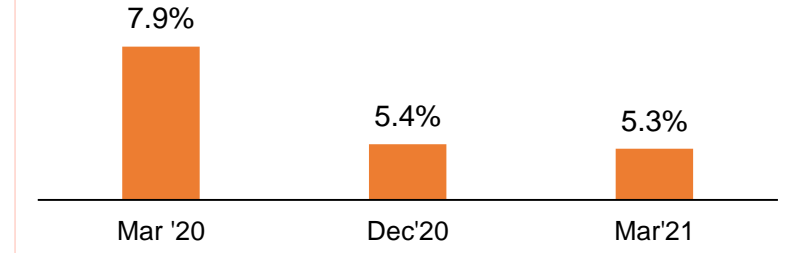
Total Financial Inclusion Accounts (in Lakh)



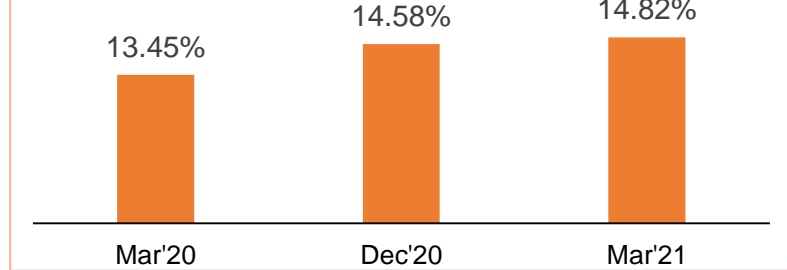
Balance /Avg Balance in FI accounts



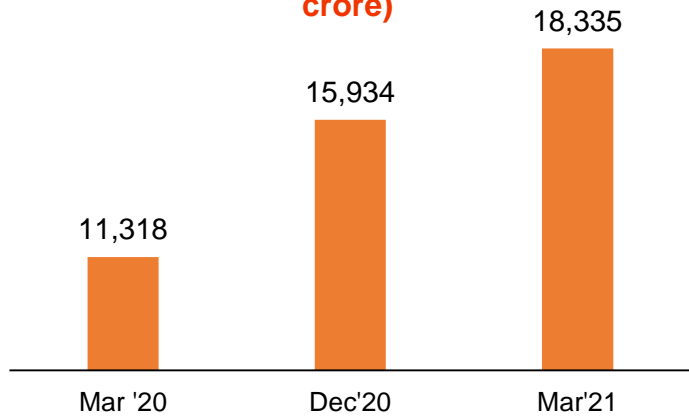
Zero Balance Accounts (%)



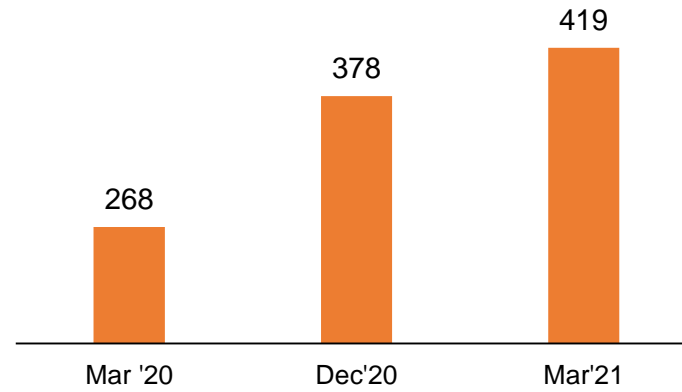
Market Share of BOB in PMJDY Accounts (%)



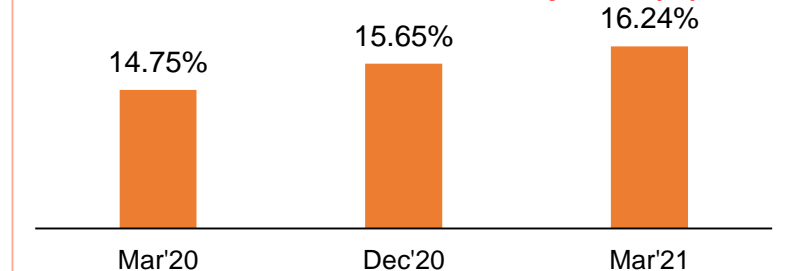
Transactions – By Amount (in INR crore)



No of Transactions Through Business Correspondents (in lakhs)



Market Share of BOB in PMJDY Deposits (%)



In Q4FY21, Bank's 85 FLC centres across the country conducted 1,748 meetings/camps to educate 59,684 people. Further, our 64 RSETIs have trained 695 youth through 17,945 training programmes.

Asset Quality

Movement of NPAs

Particulars (INR crore)	Q4 FY 20	Q3 FY 21	Q4 FY 21
A. Opening Balance	73,140	65,698	63,182
B. Additions	4,485	4,560	12,274
Out of which, Fresh Slippages	3,050	3,986	11,656
C. Reductions	8,243	7,076	8,785
<i>Recovery</i>	2,066	1,471	2,759
<i>Upgradation</i>	3,968	824	279
<i>Write-Offs</i>	2,210	4,708	5,747
<i>Other Adju/ Exchange difference</i>	0	74	0
Closing Balance (Gross NPA)	69,381	63,182	66,671
Net NPA	21,577	16,668	21,800
Recovery in TWO*	280	511	1,934
Slippage Ratio(%)	1.94	2.44	6.83
Credit cost (%)	1.82	1.16	2.46
Gross NPA Ratio (%)	9.40	8.48	8.87
Net NPA Ratio (%)	3.13	2.39	3.09
Provision Coverage Ratio (Including TWO) (%)	81.33	85.46	81.80
Provision Coverage Ratio (Excluding TWO) (%)	68.90	73.62	67.30

	FY 20	FY 21
	69,924	69,381
	23,315	20,005
	18,665	18,101
	23,858	22,716
	6,304	5,867
	1,668	1,423
	15,806	14,878
	80	548
	69,381	66,671
	21,577	21,800
	1,532	3,615
	2.97	2.71
	2.35	1.68
	9.40	8.87
	3.13	3.09
	81.33	81.80
	68.90	67.30

Following Supreme Court order, proforma slippages classified as standard till December 2020 have been classified as per IRAC norms as of March 2021. The proforma GNPA for December, 2020 was at 9.63%. Restructuring requests received for INR 9,434 crore and INR 2,320 crore implemented.

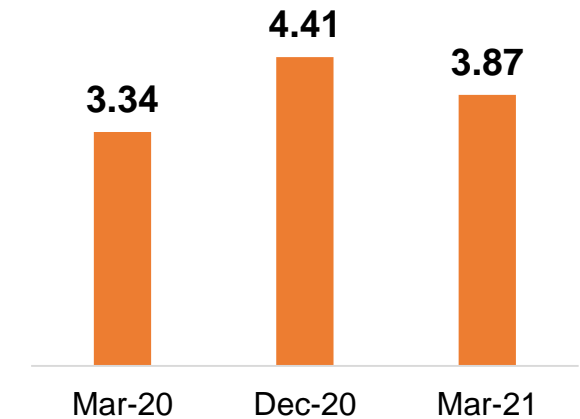
* Technical Write off accounts

Asset Quality : Sectoral Contribution

Fresh Slippages					
Particulars (INR crore)	FY20	Q4 FY 20	Q3 FY 21	Q4 FY 21	FY21
Corporate	9,837	311	0	5,817	5,923
MSME	3,428	1,038	0	2,846	3,103
Retail	1,116	357	0	1,184	1,247
Agriculture	2,211	525	0	1,115	1,160
Others	197	28	0	6	14
Total Domestic	16,789	2,259	0	10,969	11,447
International	1877	791	3,986	687	6,653
Global	18,666	3,050	3,986	11,656	18,101

NPA		
Particulars (INR crore)	FY20	FY21
Corporate	36,934	27,234
MSME	11,370	13,025
Retail	2,395	3,044
Agriculture	9,072	8,450
Others	673	592
Total Domestic	60,444	52,346
International	8,937	14,325
Global	69,381	66,671

SMA1 and SMA 2 (%)



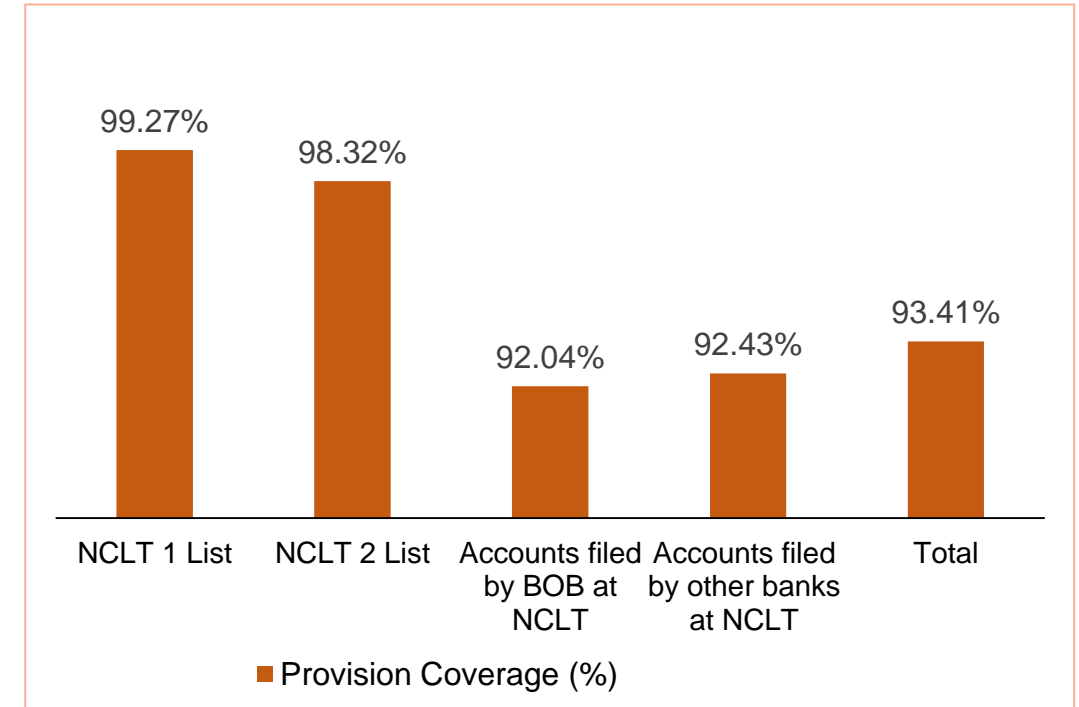
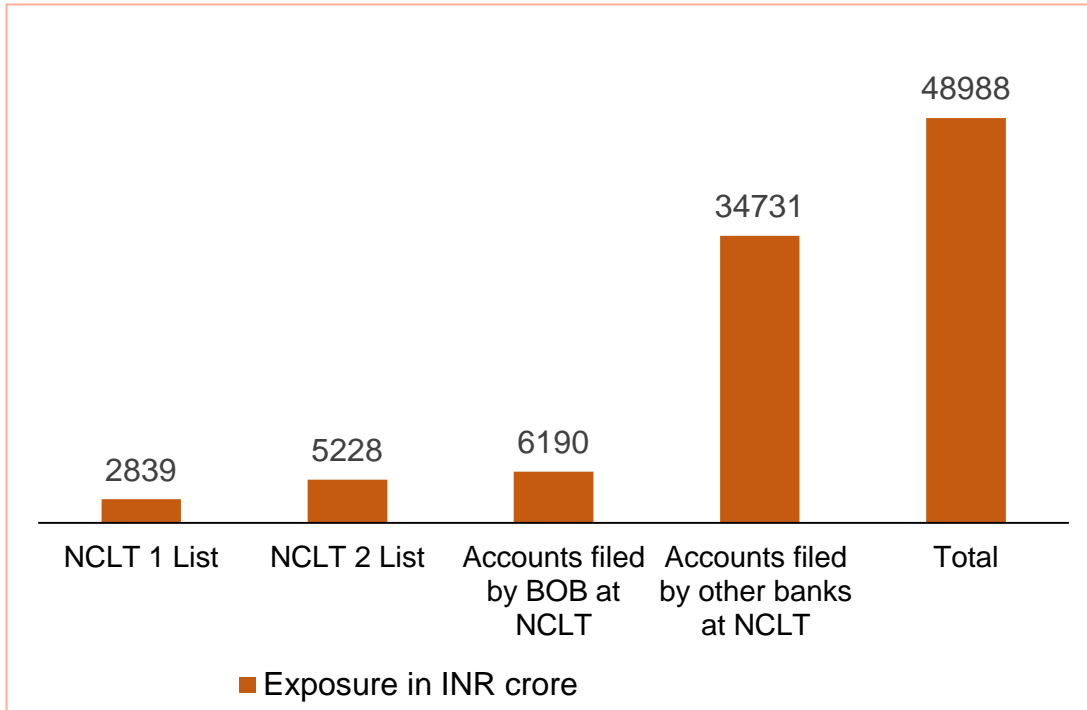
SMA1 and SMA2 as a per cent of Standard advances (Accounts with exposure above INR 5 crore CRILC data. This includes corporate accounts under COVID-19 restructuring of INR 2,808 crore

The GNPA ratio for Housing loans (ex-pool) is 2.01%, Auto loans is 2.10%; Personal loans is 1.16% ; Retail Gold loan is 1.04% as of March, 2021

Following Supreme Court order, proforma slippages classified as standard till December 2020 have been classified as per IRAC norms as of March 2021. Slippage in Q4 FY21 of INR 11,656 crore includes proforma slippage of INR 8,637 crore implying net slippage of INR 3,019 crore.

Collection efficiency as of Mar 2021 stands at 93% as against 92% in the previous quarter.

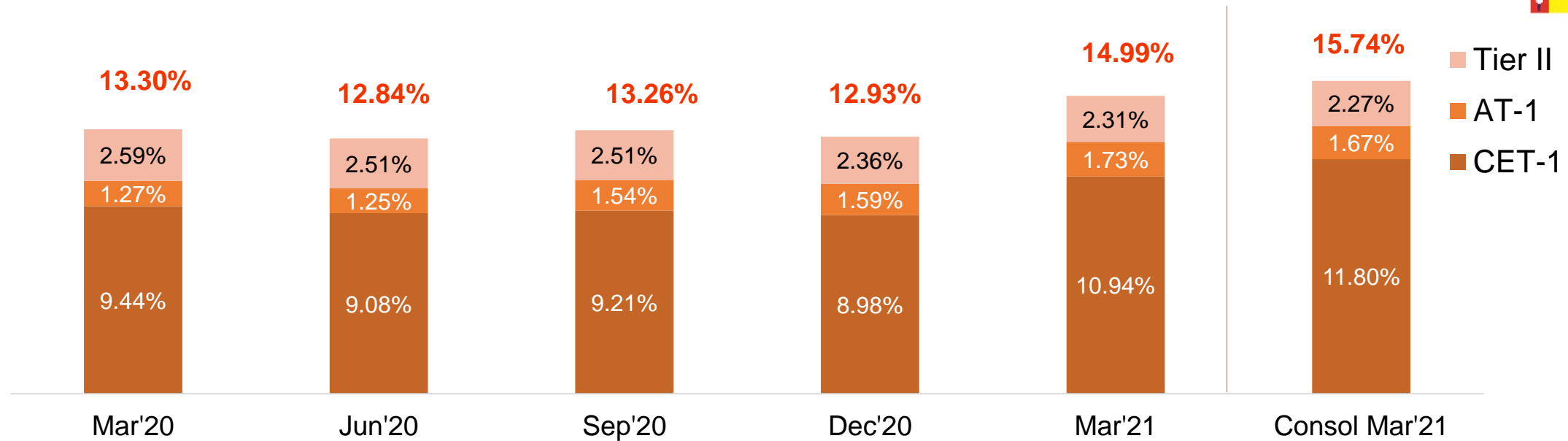
Exposure to NCLT accounts



- Provision coverage ratio under NCLT accounts is 93.41%.
- During the FY 2021, total reduction in outstanding under NCLT is INR 5,705 crore

Capital Adequacy

Capital Adequacy



Particulars (INR crore)	Mar '20	Dec '20	Mar '21	Mar '21 (Consolidated)
Common Equity Tier I Capital (CET 1)	57,433	57,194	67,944	75,737
Tier I Capital	65,123	67,288	78,660	86,454
Tier II Capital	15,767	15,070	14,390	14,599
Total Capital	80,890	82,358	93,051	1,01,053

Bank raised equity capital of INR 4,500 crore and AT-1 bonds of INR 3,735 crore

Strategic Initiatives

Digital Footprint

Recent Initiatives

- **Digital Dangal Campaign** - to enhance Bank's Market Share in Digital Products & Services
- Bank has introduced **UPI with Mobile Banking app** to provide omni-channel experience to customers
- **FASTag Issuance through TAB Banking** pilot launched in 61 Branches. Savings accounts opened via TAB banking are at 85% of eligible accounts in Mar'21. Current Accounts now being opened through **Tab Banking**
- **BHIM Baroda Pay (UPI) App** enabled for scanning **GST enabled QR Codes** and **IVRS (Inter-active Voice Response System)** based **UPI blocking**.

Digital Strategy and Paperless office



325%

NETC (F) txns
(YOY growth)



115%

UPI Outward (F) txns
(YOY growth)



66%

Merchant
Enrolment
(YOY growth)



127%

Mobile Banking
registrations
(YOY growth)

Digital gaining traction

48.93
Lakh

New users onboarded
on digital platform in
Q4FY21

40.06
Lakh

Debit Cards Issued in
Q4FY21

1823%

YoY growth in UPI
channel merchant on
boarding

NF - Non-financial transactions & F - Financial transactions

Digital Journey

8
Fintech
Services
Integrations

Products launched



Micro Personal Loans

- ❑ Enabled 28 lakh pre-approved customers for micro personal loans for amount upto INR 50,000.
- ❑ Straight through digital process of approval and disbursement.
- ❑ Loan available with just 3 clicks and within shortest possible time.
- ❑ 1.14 lakh loan accounts opened within a span of 5 months with disbursements of INR 288 crore.
- ❑ No manual intervention.

Home Loans

Auto Loans

Personal Loans

- ❑ **Ease of application & enhanced experience** – User friendly with fewer clicks
- ❑ **One Stop Digital Application** - Digital journey can be initiated through any of BOB digital platforms – Mobile Banking/ Internet Banking/ Bank's website
- ❑ **Seamless Application Journey** – Resume application processing from any of the digital platforms
- ❑ **Faster Loan Approval** – Get In-principle sanction in just 4 steps.
- ❑ **24*7 Convenience**

Consolidated Financials

Subsidiaries and JVs performance

IndiaFirst Life Insurance Company Ltd (Rs crore)			
	FY20	FY21	YoY (%)
Net premium income	3245.3	3900.94	20.20
Income from investments	279.46	2489.35	790.77
Assets under Management	14723	17109	16.21
Market share in Pvt Insurers	2%	2%	
Profit for year	-97.42	30.19	

IndiaFirst Life grew at 5.2%, 1.75 times more than the Overall Life insurance Industry for the 7th consecutive year

Baroda Global Shared Services Ltd (Rs crore)			
	FY20	FY21	YoY (%)
Revenue from operations	36.17	49.29	36.27
Other Income	1.63	1.66	1.84
Total Income	37.8	50.95	34.79
Net Profit/(Loss)	5.38	7.59	41.08
Quarterly net profit	2.03	2.68	32.02

In-house collection call centre established to save costs and focus on recovery and collection

India Infradebt (Rs crore)			
	FY20	FY21	YoY (%)
Net Interest income	245.87	301.39	22.58
Non - Interest Income	57.38	46	-19.83
Operating profit	273.76	313.73	14.60
Net Profit	248.77	301.65	21.26

Disbursement seen in Road & Telecom Infrastructure and renewable energy sector during the quarter

Baroda Asset Management India Limited (Rs crore)			
	FY20	FY21	YoY (%)
Gross Revenue	43.76	43.30	-1.05
Net Profit Annual	1.45	2.00	37.93
Quarterly net profit	5.14	4.10	-20.23
Return on Assets	2.25%	3%	
Assets under Management	11204	8220	-26.63
Market share	0.43%	0.29%	

Sustained focus on building equity AUM. Q4FY21 profits higher during the year.

BOB Financial Solutions Limited (Rs crore)			
	FY20	FY21	YoY (%)
Profit before tax	(34.95)	6.37	-
Yearly net profit	(31.53)	10.73	-
Return on Assets	-5.69%	1.14%	-
Credit rating	A1+	A1+	-
CRAR	38.21%	27.16%	-
No of Cards	4,31,860	6,44,537	49.24 %

Higher spends in FY21 over FY20 , particularly in retail segment. Net NPA is nil

BOB Capital Markets Limited (Rs crore)			
	FY20	FY21	YoY (%)
Gross Revenue	35.54	46.55	30.98
Net Profit Annual	-0.8	9.34	
Quarterly net profit	5.72	11.63	103.32
Customer base	19117	26715	39.74
Net worth	152.97	162.32	6.11

Successfully closed 4 ECM transactions including Rights Issues, QIP and M&A transactions.

Business Performance-Overseas Subsidiaries & JV

INR Crore

Bank of Baroda (Kenya) Ltd.*			
Parameters	FY20	FY21**	YoY(%)
Total Deposits	8,254	9,036	9.47%
Gross Advances	3,526	3,424	-2.90%
Net Profit	282	314	11.20%
GNPA (%)	8.24%	12.39%	-
RONW (%)	17.06%	16.95%	-

Bank of Baroda (UK) Ltd.			
Parameters	FY20	FY21**	YoY(%)
Total Deposits	10,624	8,049	-24.24%
Gross Advances	2,355	2,419	2.73%
Net Profit	34.36	64.70	88.30%
GNPA (%)	-	-	-
RONW (%)	2.48%	3.86%	-

Bank of Baroda (Uganda) Ltd.*			
Parameters	FY20	FY21**	YoY(%)
Total Deposits	2,790	3,169	13.59%
Gross Advances	1,576	1,694	7.47%
Net Profit	81.98	154.34	88.27%
GNPA (%)	1.25%	1.38%	-
RONW (%)	11.90%	19.00%	-

*Kenya and Uganda are December year end overseas subsidiaries hence, the data has been submitted for the year ended 31st December 2019 and 31st December 2020.

Balance Sheet and PL– Consolidated

Particulars (INR crore)	Mar '20	Dec '20	Mar '21
CAPITAL & LIABILITIES			
Capital	925	925	1,036
Share Application Money Pending Allotment		0	0
Reserves & Surplus	75,179	78,077	81,354
Minority Interest	386	431	436
Deposits	9,73,228	9,85,305	9,95,910
Borrowings	95,753	96,798	71,263
Other Liabilities & Provisions	54,471	61,631	52,677
TOTAL	11,99,942	12,23,167	12,02,676
ASSETS			
Cash and Balances with RBI	34,245	32,857	40,154
Balances with Banks	96,760	1,10,781	88,507
Investments	2,89,727	2,86,810	2,81,859
Loans & Advances	7,06,540	7,15,323	7,23,242
Fixed Assets	9,044	8,508	8,217
Other Assets	63,402	68,664	60,473
Goodwill on Consolidation	224	224	224
TOTAL	11,99,942	12,23,167	12,02,676

Particulars (INR crore)	FY 20	FY 21	YOY (%)
Net Interest Income	28,855	31,113	7.83
Non Interest Income	12,191	14,687	20.47
Total Income	41,046	45,800	11.58
Operating Expenses	21,371	23,117	8.17
Operating Profit	19,675	22,683	15.29
Provisions	20,909	16,309	-22.00
Profit before Tax	-1,234	6,373	
Tax	-2,176	4,919	
Minority Interest	53	73	37.74
Share of Earning in Associates	39	166	325.64
Profit after Tax	928	1,548	66.81
EPS (INR)	2.32	2.32	

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