

## Results (Standalone)

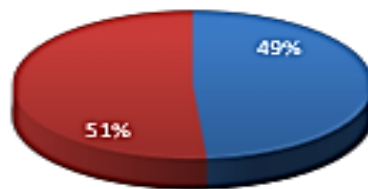
In ₹ Cr.	Q2 FY25	Q2 FY24	YOY	Q1 FY25	QOQ
NII	30114	27385	10.0%	29837	0.9%
NIM (%)	3.7	3.6	10bps	3.7	0
Operating Profit	24706	22694	8.9%	23885	3.4%
Net Profit	16,821	15,976	5.3%	16,175	4.0%
Book Value (₹)	607	534	13.7%	603	0.7%
GNPA (%)	1.36	1.34	2 bps	1.33	3 bps
NNPA (%)	0.41	0.35	6 bps	0.39	2 bps

### Loan Mix



■ Retail ■ CRB ■ Corporate

### Branch Mix



■ Metro & Urban ■ Semi-urban & Rural

\*In addition, there are 15,217 banking correspondents.

## Result Highlights

- ✓ Net interest income rose 10% to ₹30,114 cr, slightly below street expectations of ₹30,306 cr. NIM flat qoq, rose 10 bps yoy. Management is committed to maintaining a stable NIM
- ✓ PAT registered 5.3% yoy growth to ₹16,821 cr, beating street estimate of ₹16,570cr with EPS standing at ₹22.1. However, the same was on lower provisions.
- ✓ Asset quality continues to remain stable; GNPA ratio increased by just 2 basis points to 1.36%
- ✓ Capital adequacy ratio remained healthy at 19.8%
- ✓ Slippages were flat. Provisions for Q2 stood at ₹2,700.5 cr, down from ₹2,903.8 cr YoY but marginally higher than the ₹2,602.06 cr in Q1.

Net Int Margin<sup>1</sup>

**3.7%**

Capital Adequacy

**19.8%**

Gross NPA

**1.36%**

CASA (proportion)

**35%**

Total Branches<sup>2</sup>

**9,092**

# Disclaimer

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