

निवेशक संबंध विभाग
प्रधान कार्यालय :
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संदर्भ क्र. Ref. No.:HO:IRC:SD:2021-22:310

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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.

प्रिय महोदय/महोदया Dear Sir/Madam,

Press Release – Unaudited (Reviewed) Financial Results (Standalone & Consolidated)
for the Quarter ended 31.12.2021

We enclose a copy of the Press Release on the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Quarter ended 31.12.2021.

This is for your information, please.

भवदीय Yours faithfully,



Rajesh V. Upadhy
(Rajesh V Upadhy)

कंपनी सचिव Company Secretary

Encl: As above



PRESS RELEASE

Date: 04th February, 2022

Financial Results for the Quarter ended 31st Dec. 2021

KEY HIGHLIGHTS – Q3FY22

- ★ Net Profit at Rs.1,027 Cr, up by 90.02% YOY.
- ★ Return on Assets (RoA) at 0.51%, improved by 23 bps YOY.
- ★ Return on Equity (ROE) at 11.59%, improved by 205 bps YOY.
- ★ CRAR at 16.66% with CET-1 ratio of 13.16%.
- ★ Gross NPA ratio at 10.46%, down by 154 bps sequentially.
- ★ Net NPA ratio at 2.66% down by 13 bps sequentially.
- ★ Provision Coverage Ratio (PCR) stood high at 86.86%.
- ★ Slippage ratio at 0.47% and Credit Cost at 0.71%.
- ★ RAM Advances grew by 12.47% YOY, with share of 54.24% of Advances.
- ★ Priority Sector advances at 42.35% of ANBC.
- ★ CASA deposits increased by 10.74% YOY with CASA ratio at 44.07%.

Profitability:

- ★ Net Profit jumped by 90.02% YOY, which went up from Rs.541 Cr in Q3FY21 to Rs.1,027 Cr for Q3FY22.
- ★ Operating Profit stood at Rs.2,096 Cr for Q3FY22 against Rs.2,665 Cr in Q3FY21.
- ★ Net Interest Income (NII) stood at Rs.3,408 Cr for Q3FY22 against Rs.3,739 Cr in Q3FY21.
- ★ Non-Interest Income stood at Rs.1,835 Cr for Q3FY22 against Rs.1,897 Cr in Q3FY21.

Ratios:

- ★ NIM (Global) stood at 2.27% and NIM (Domestic) at 2.51% in Q3FY22.
- ★ Return on Assets (RoA) stood at 0.51% in Q3FY22, which improved from 0.28% in Q3FY21.
- ★ Yield on Advances (Global) stood at 7.02% in Q3FY22 against 7.67% in Q3FY21.
- ★ Cost of Deposits (Global) improved to 3.75% in Q3FY22 from 4.03% in Q3FY21.
- ★ Slippage ratio stood at 0.47% and Credit Cost at 0.71%.

Business:

- ★ Global Business increased by 3.28% YOY from Rs.10,26,866 Cr in Dec'20 to Rs.10,60,519 Cr in Dec'21.
- ★ Global Deposits increased by 1.84% YOY and stood at Rs. 6,23,120 Cr. Domestic Deposits increased by 1.71% YOY to Rs.5,45,359 Cr and Overseas Deposits increased by 2.71% YOY to Rs. 77,761 Cr in Dec'21.

- ★ Global Advances increased by 5.40% YOY and stood at Rs. 4,37,399 Cr. Domestic Advances increased by 5.33% YOY to Rs. 3,82,365 Cr and Overseas Advances increased by 5.88% YOY to Rs. 55,034 Cr in Dec'21.
- ★ Domestic CASA went up by 10.74% YOY from Rs.2,14,826 Cr to Rs.2,37,906 Cr in Dec'21 and CASA percentage stood at 44.07%.
- ★ RAM advances increased by 12.47% YOY to Rs.2,07,381 Cr, constituting to 54.24% of Advances.
- ★ Retail Credit grew by 15.96% YOY to Rs.75,542 Cr in Dec'21.
- ★ Agriculture Credit grew by 12.38% YOY to Rs.64,439 Cr in Dec'21.
- ★ MSME Credit grew by 8.87% YOY to Rs.67,400 Cr in Dec'21.

Asset Quality:

- ★ Gross NPA declined by 8.97% QoQ from Rs.50,270 Cr in Sep'21 to Rs.45,760 Cr in Dec'21.
- ★ Net NPA stood at Rs.10,708 Cr in Dec'21 against Rs.10,576 Cr in Sep'21.
- ★ GNPA ratio improved to 10.46% in Dec'21 from 12.00% in Sep'21.
- ★ Net NPA ratio improved to 2.66% in Dec'21 from 2.79% in Sep'21.
- ★ Provision Coverage Ratio (PCR) stood at 86.86% in Dec'21 against 87.81% in Sep'21.

Capital Adequacy:

- ★ As on 31.12.2021, Bank's Capital Adequacy Ratio (CRAR) stood at 16.66% against 17.05% in Sep'21 and 12.51% in Dec'20.
- ★ CET-1 ratio stood at 13.16% in Dec'21 against 13.43% in Sep'21 and 9.44% in Dec'20.

Priority Sector, Financial Inclusion & Digital Banking:

- ★ Priority Sector Advances increased by 10.61% YOY and achieved 42.35% of ANBC as on Dec'21. At 18.35%, Agricultural advances achieved the 18% norm.

- ★ Financial Inclusion performance:
 - ★ PMSBY : Against a full year target of 30%, achieved 34.11%
 - ★ PMJJBY: Against a full year target of 15%, achieved 15.70%
 - ★ APY per Branch: Against a full year target of 70, achieved 67.

- ★ Digital Banking:
 - ★ Internet Banking users: Increased to 8.18 million from 7.41 million in Dec'20.
 - ★ Mobile Banking users: Increased to 5.61 million from 3.89 million in Dec'20.
 - ★ UPI users: Increased to 12.31 million from 9.01 million in Dec'20.
