੧ਓ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਿ ॥

पी.एस.बी

Azadi Ka Amrit Mahotsav

Punjab & Sind Bank

where service is a way of life....

Financial Performance

Q2 (HY Sept. 22)

Key Highlights (YoY)

Change	Parameter
9.12%	Gross Advances Rs.73739 Cr.
3.27%	Deposit Rs.105238 Cr.
376 bps	CD Ratio 70.07%
312 bps	CASA 33.36%
27.51%	Net Profit Rs.278 Cr.
46 bps	NIM 3.06%
487 bps	Gross NPA 9.67%
157 bps	Net NPA 2.24%
472 bps	PCR (with TWO) 89.16%
27 bps	Cost Income Ratio 65.30%

Key Highlights (YoY)

16.18%	RAM Advances Rs. 37937 Cr.	25.61%	Net Interest Income Rs. 775 Cr
18.95%	Retail Advances Rs. 12619 Cr	12 bps	ROA 0.84%
11.86%	Agriculture Advances Rs. 11531 Cr	483 bps	ROE 20.99%
17.46%	MSME Advances Rs. 13787 Cr.	75 bps	Yield On Advances 7.67%

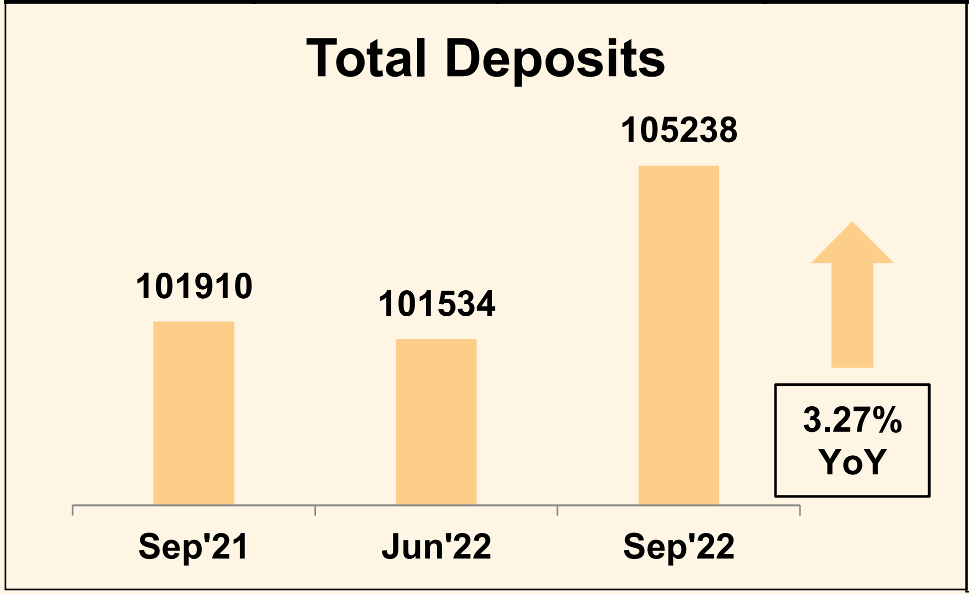
Key Highlights (QoQ)

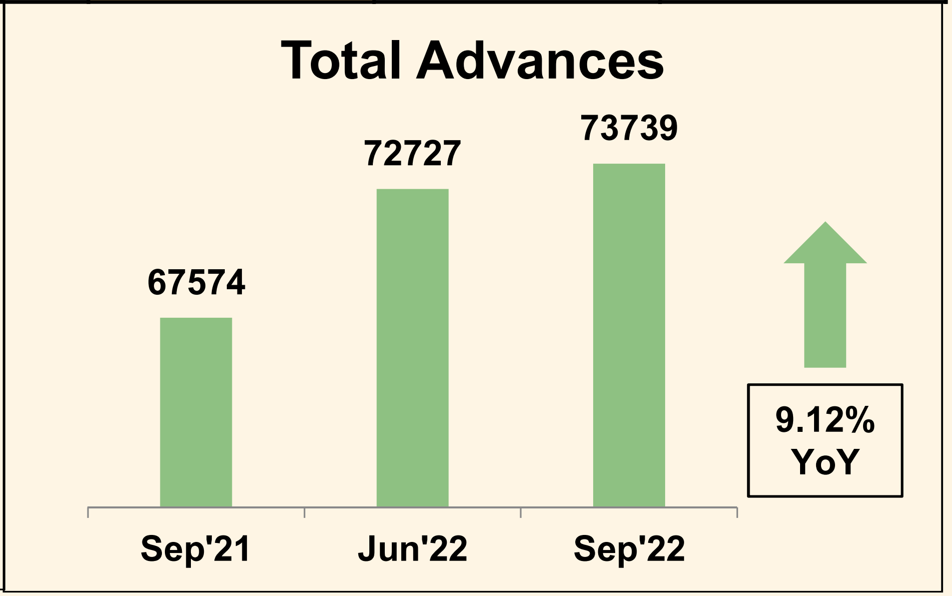
26.19 %	Operating Profit Rs. 318 Cr	106 bps	PCR 89.16%
35.61 %	Net Profit Rs. 278 Cr	65 bps	YOA 7.67%
414 bps	Cost Income Ratio 65.30%	506 bps	ROE 20.99%
13.33 %	Fee Income Rs. 102 Cr.	20 bps	ROA 0.84%

Business Mix

(Rs in Crore)

Parameters	Sep'21	Mar'22	Jun'22	Sep'22	QoQ (%)	YoY (%)
Total Business	169484	172524	174261	178977	2.71	5.60
Total Deposits	101910	102137	101534	105238	3.65	3.27
Total Advances	67574	70387	72727	73739	1.39	9.12
CD Ratio	66.31	68.91	71.63	70.07	(156) bps	376 bps



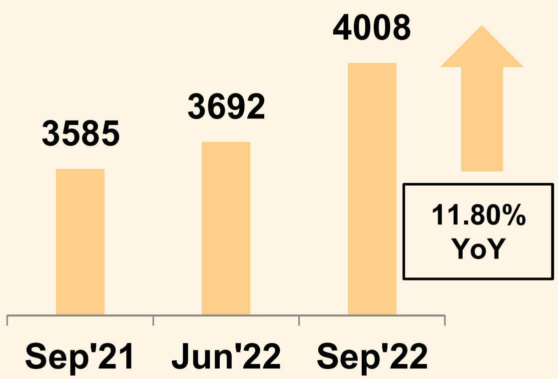


CASA

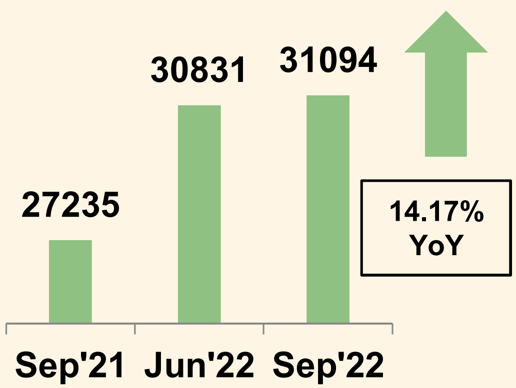
(Rs in Crore)

Parameters	Sep'21	Mar'22	Jun'22	Sep'22	QOQ (%)	YOY (%)
Current Deposits	3585	4153	3692	4008	8.56	11.80
Savings Deposits	27235	30375	30831	31094	0.85	14.17
CASA Deposits	30820	34528	34523	35102	1.68	13.89
CASA (%) to Total Deposits	**30.24**	**33.81**	**34.00**	**33.36**	**(64) bps**	**312 bps**

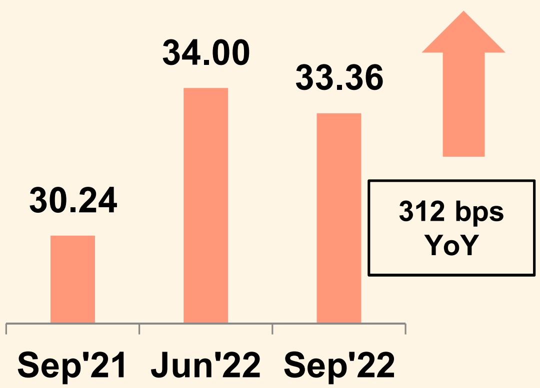
Current Deposits



Savings Deposit



CASA (%)

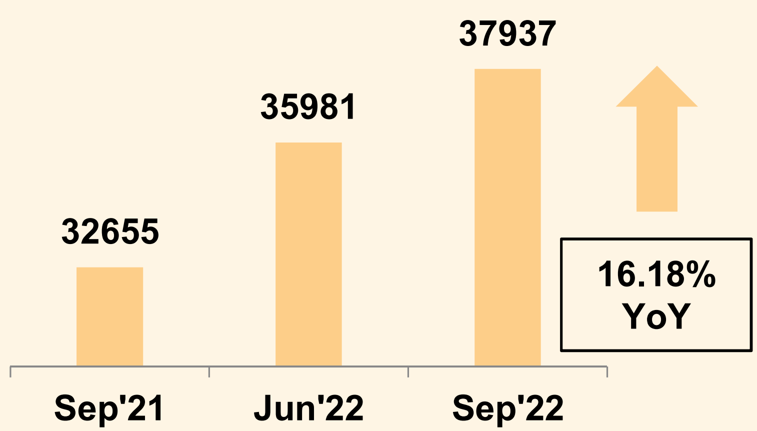


Composition of Advances

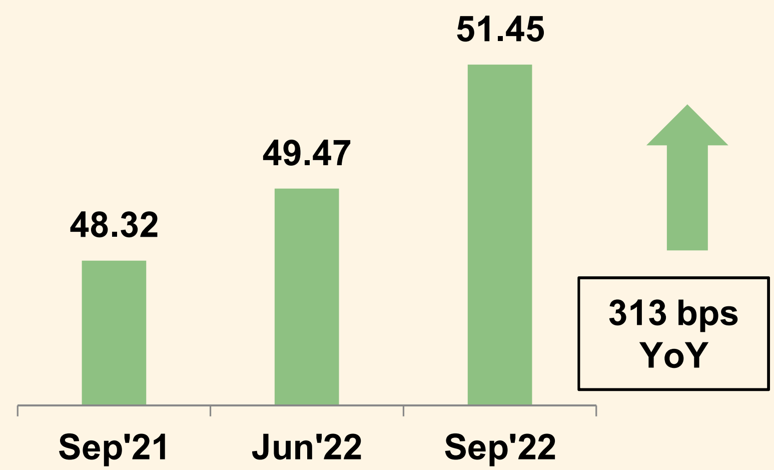
(Rs in Crore)

Particulars	Sep’21	Mar’22	Jun’22	Sep’22	Y-o-Y		% to Gross Advances (Sep’21)	% to Gross Advances (Sep’22)
					Amt	%		
RAM	32655	35692	35981	37937	5282	16.18	48.32	51.45
Corporate Advances	34919	34695	36746	35802	883	2.53	51.68	48.55
Total	67574	70387	72727	73739	6165	9.12		

RAM



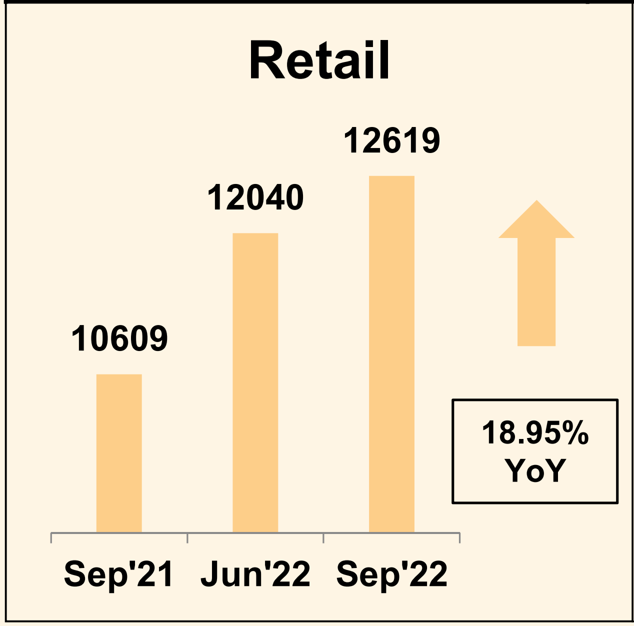
RAM % to Total Advances

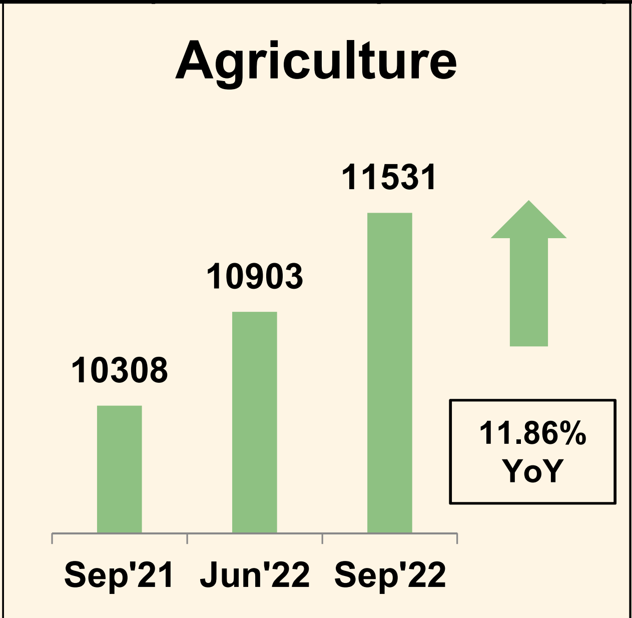


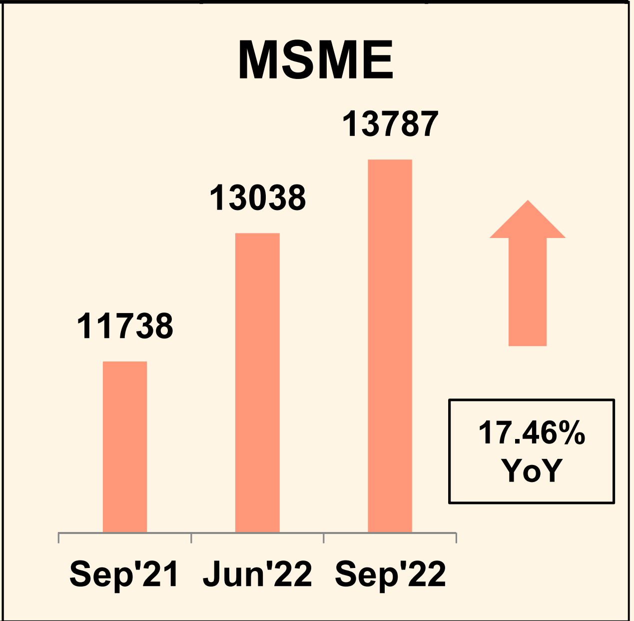
RAM Advances

(Rs in Crore)

Particulars	Sep'21	Mar'22	Jun'22	Sep'22	Y o Y	
					Amt	%
RAM	32655	35692	35981	37937	5282	16.18
• **Retail**	10609	11737	12040	12619	2010	18.95
• **Agriculture**	10308	10934	10903	11531	1223	11.86
• **MSME**	11738	13021	13038	13787	2049	17.46



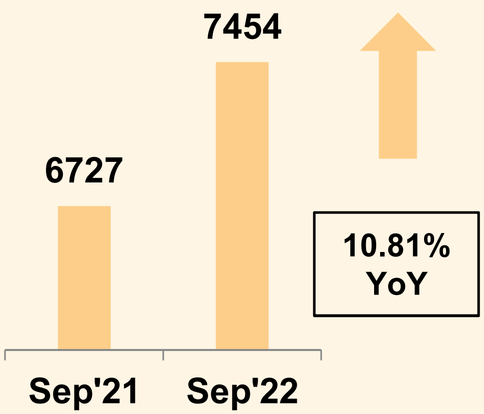




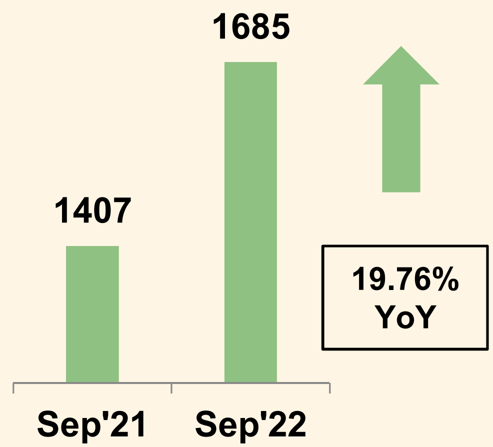
Core Retail Lending Products

(Rs in Crore)

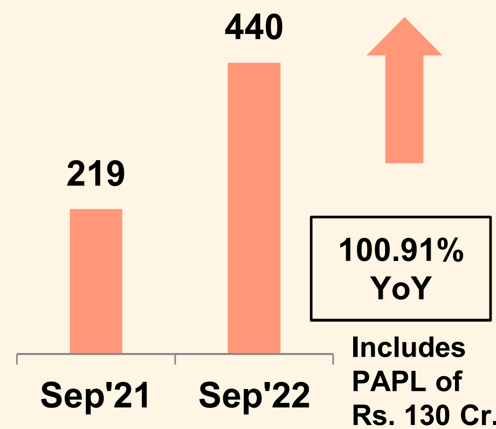
Housing Loan



Vehicle Loan

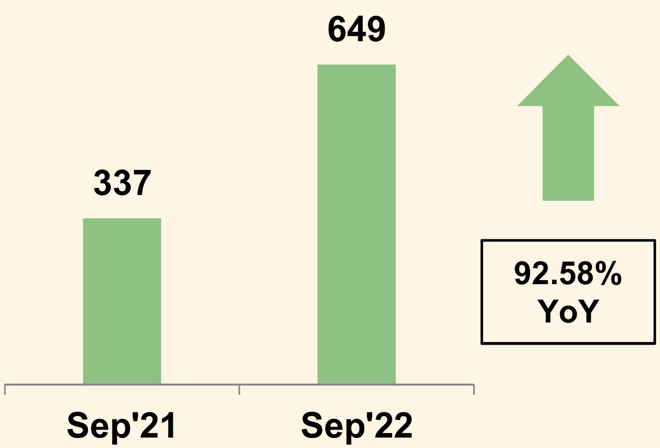


Personal Loan

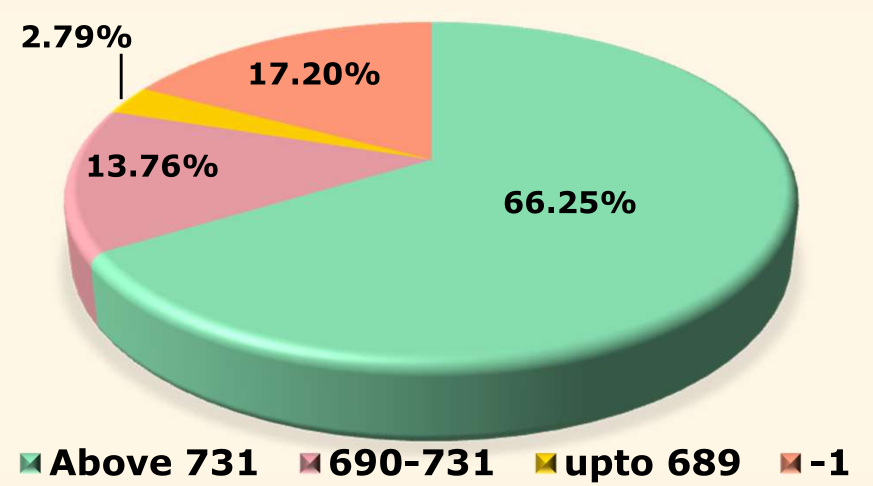


Includes PAPL of Rs. 130 Cr.

Gold Loan



CIBIL Score Wise data of Retail Loans



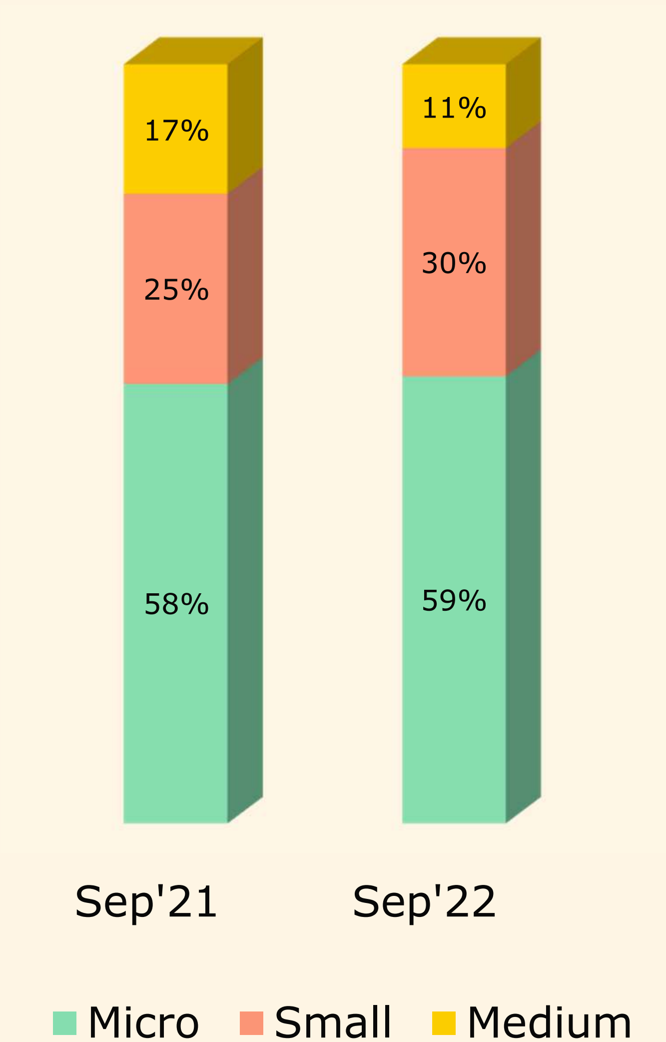
Priority Sector

(Rs in Crore)

		Priority Sector	Agriculture	Small/Marginal Farmers	Weaker Section	Micro under MSME	Non Corporate Farmers
Mandatory Target (% to ANBC)		40	18	9.50	11.50	7.50	13.78
As on 30.09.22	**%**	51.12	20.00	11.23	13.37	12.76	17.26
	Amount	32541	12729	7151	8511	8119	10987

MSME Performance

Segment Mix



(Rs in Crore)

Performance under GECL Facility

Particular	Sep'22
Amount Sanctioned	1954
Amount Disbursed	1840

Stand up India (as on Sep'22) (Since Inception)	
Target	3046
Achievement	2338
Achievement (%)	76.75

Credit - External Rating Wise (Above Rs. 5 Cr.)

(Rs in Crore)

Particulars	Sep'21		Sep'22	
	Amount	% to Total	Amount	% to Total
AAA rated	2,161	6.85	4,741	13.23
AA rated	5,598	17.74	6,812	19.01
A rated	3,187	10.10	3,045	8.50
BBB Rated	3,273	10.37	1,961	5.47
Total of BBB & above	14,219	45.06	16,559	46.22
BB & Below	2,980	9.44	2,768	7.73
Total Rated	**17,199**	**54.50**	**19,327**	**53.94**
Govt. Guaranteed	**11,414**	**36.17**	**13,338**	**37.23**
Other Unrated	2,945	9.33	3,163	8.83
Total	**31,558**	**100.00**	**35,828**	**100.00**

Advances to Major Industries/Sectors

(Rs in Crore)

Sector		Sep'21		Sep'22	
		Amount	% to Total Advances	Amount	% to Total Advances
Infrastructure		15729	23.28	15168	20.57
(Out of Which)	Energy	5842	8.65	5817	7.89
	Tele Communication	912	1.35	931	1.26
	Roads, Ports	3335	4.94	3336	4.52
	Other Infra	5640	8.35	5084	6.89
Iron & Steel		510	0.75	576	0.78
Textile		1780	2.63	1162	1.58
Food Processing		1455	2.15	679	0.92
Engineering		508	0.75	524	0.71
Construction		461	0.68	496	0.67
Chemical & Chemical Products		120	0.18	453	0.61
Auto & Auto Parts		229	0.34	230	0.31
Gem & Jewellery		33	0.05	36	0.05
NBFC		8759	12.96	7965	10.80
Commercial Real Estate		1319	1.95	821	1.11
TOTAL		**46632**		**43278**	

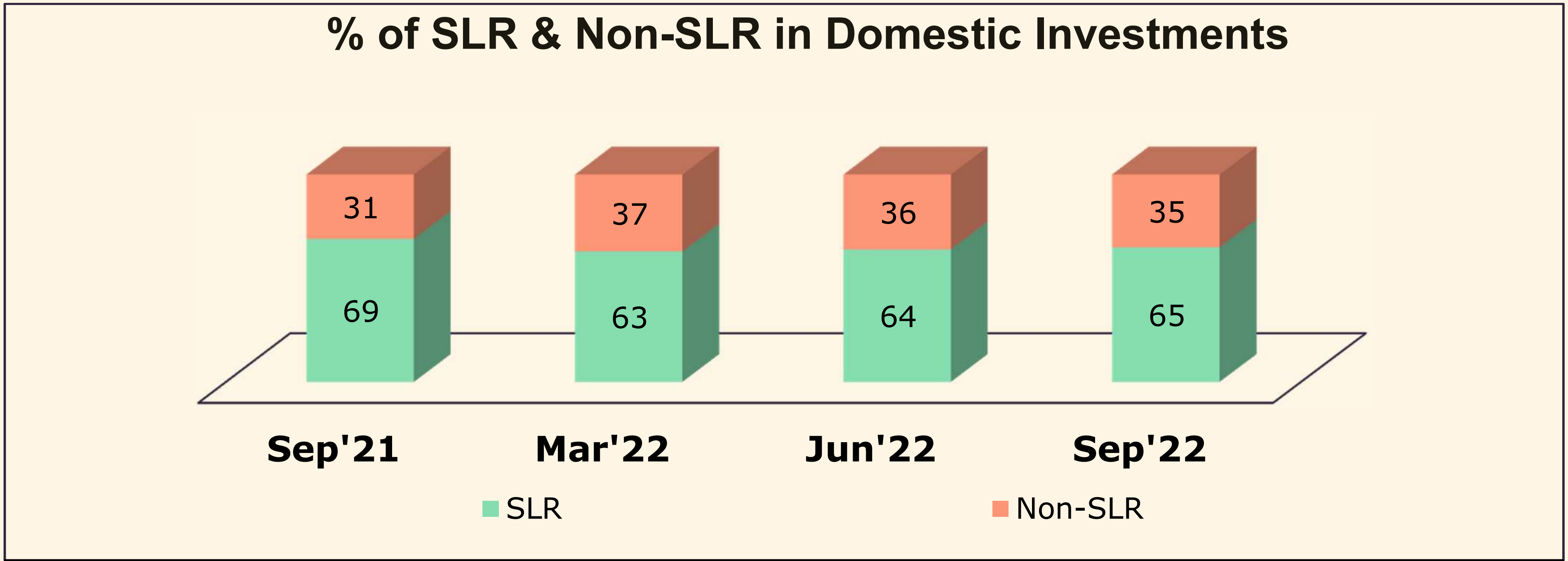
Investments

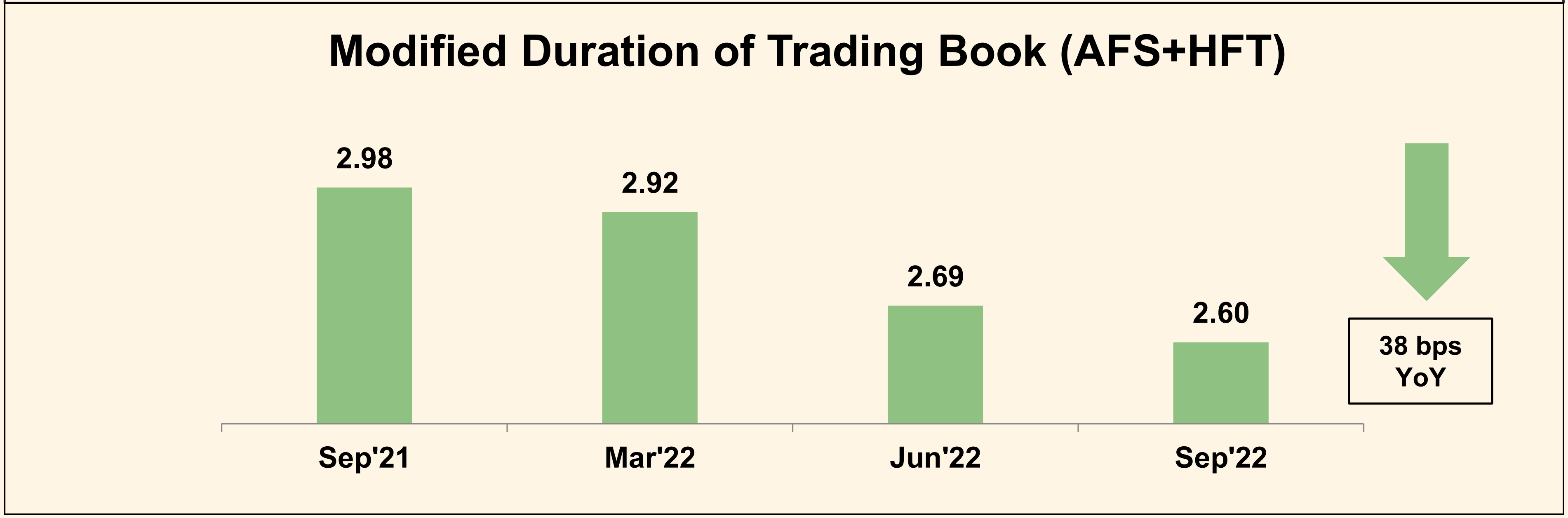
(Rs in Crore)

Particulars	Sep 21	Mar 22	Sep 22	% to Total (Sep 22)
GROSS INVESTMENTS	**37553**	**42766**	**47814**	**100.00**
SLR INVESTMENTS	**26081**	**27073**	**31124**	**65.09**
(i) HFT	0	0	0	0
(ii) AFS	5942	5444	8209	17.17
(iii) HTM	20139	21629	22915	47.93
NON-SLR INVESTMENTS				
i) PSU Bonds*	9340	13707	14240	29.78
ii) Corporate Debentures	1358	1276	1666	3.48
iii) CDs	96	248	197	0.41
iv) CPs	294	47	167	0.35
v) Shares of PSUs /Corporates & Others	328	354	358	0.75
vi) Venture CF	21	29	34	0.07
viii) Securitized Receipt	35	32	28	0.06
Total of Non-SLR Investments(Excluding RIDF)	**11472**	**15693**	**16690**	**34.91**

*** Includes GOI Special Securities of Rs 7072.00 Cr in Sep’2021 & Rs.11672.00 Cr in Sep’2022**

Investments

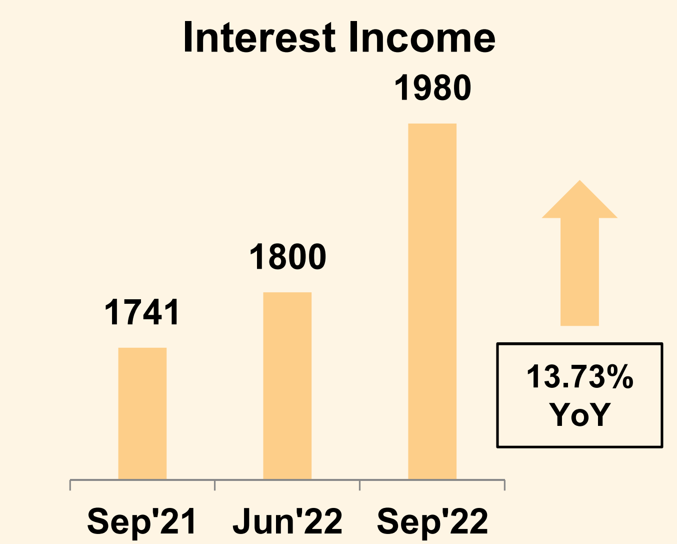


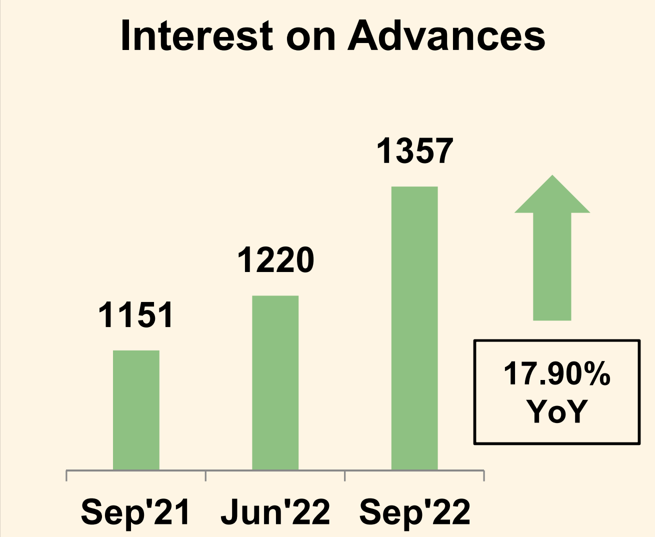


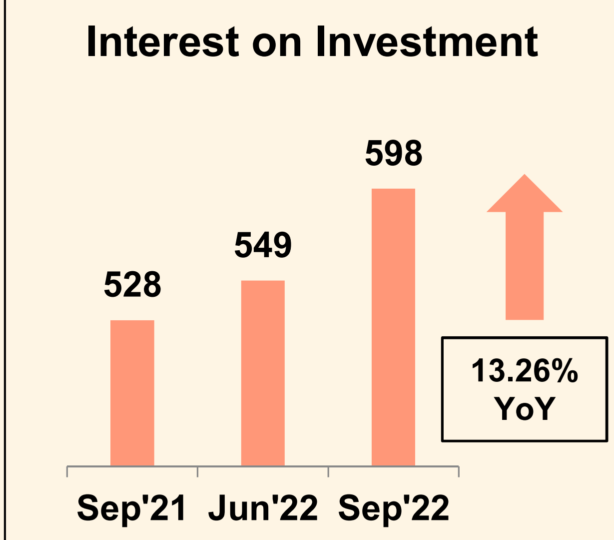
Interest Income

(Rs in Crore)

Particulars	Quarter			Variation		Half Yearly		Variation
	Sep’21	Jun’22	Sep’22	QoQ%	YoY%	Sep’21	Sep’22	YoY%
Interest Income (a+b+c)	**1741**	**1800**	**1980**	**10.00**	**13.73**	**3431**	**3780**	**10.17**
a) Advances	1151	1220	1357	11.23	17.90	2318	2577	11.17
b) Investments	528	549	598	8.93	13.26	1005	1147	14.13
c) Others	62	31	25	(19.35)	(59.68)	108	56	(48.15)





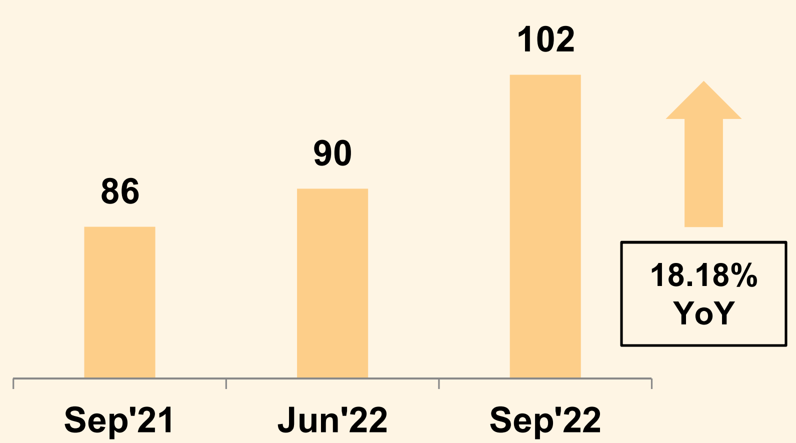


Non Interest Income

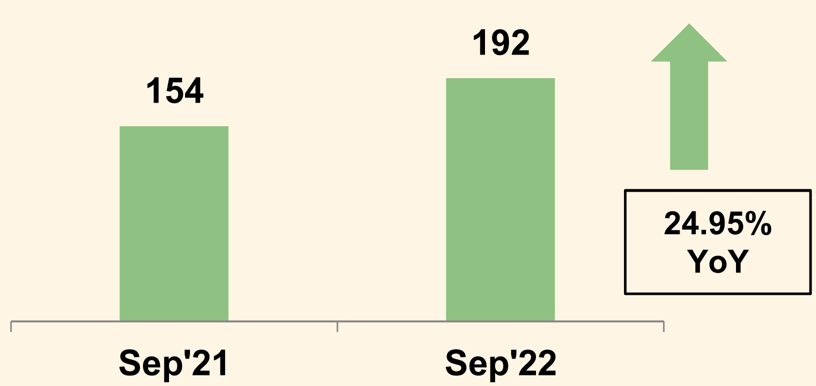
(Rs in Crore)

Particulars	Quarter			Variation		Half Yearly		Variation
	Sep’21	Jun’22	Sep’22	QoQ%	YoY%	Sep’21	Sep’22	YoY%
Comm. Exchange, Brokerage	30	23	35	52.17	17.49	54	58	7.49
Loan Processing Fee	24	17	19	11.76	(21.71)	38	36	(4.76)
Other Income	32	50	48	(4.00)	48.84	62	98	58.32
Core Fee Based Income (A)	**86**	**90**	**102**	**13.33**	**18.18**	**154**	**192**	**24.95**
Treasury Income (B)	106	(54)	7	-	(93.38)	237	(47)	-
Exchange Earned on Forex (C)	12	11	9	(18.18)	(26.05)	27	20	(26.14)
Recovery in written off A/cs (D)	52	68	23	(66.18)	(55.64)	156	91	(41.64)
Total (A+B+C+D)	**256**	**115**	**141**	**22.61**	**(44.93)**	**574**	**256**	**(55.39)**

Core Fee Based Income (QTR)



Core Fee Based Income (HY)



Total Expenditure

(Rs in Crore)

Particulars	Quarter			Variation		Half Yearly		Variation
	Sep'21	Jun'22	Sep'22	QoQ%	YoY%	Sep'21	Sep'22	YoY%
Total Expenses	**1696**	**1663**	**1803**	**8.42**	**6.31**	**3325**	**3466**	**4.24**
Interest Expenses	**1124**	**1091**	**1205**	**10.45**	**7.21**	**2235**	**2296**	**2.73**
- Deposits	1062	1040	1145	10.10	7.82	2109	2185	3.60
- Others	62	51	60	17.65	(3.23)	126	111	(11.90)
Operating Expenses	**572**	**572**	**598**	**4.55**	**4.55**	**1090**	**1170**	**7.34**
-Establishment	366	327	356	8.87	(2.73)	704	683	(2.98)
-Other Operating Expenses	206	245	242	(1.22)	17.48	386	487	26.17

Operating Profit

(Rs in Crore)

Particulars	Quarter			Variation		Half Yearly		Variation
	Sep'21	Jun'22	Sep'22	QoQ%	YoY%	Sep'21	Sep'22	YoY%
Interest Income	1741	1800	1980	10.00	13.73	3431	3780	10.17
Interest Expenses	1124	1091	1205	10.45	7.21	2235	2296	2.73
Net Interest Income	617	709	775	9.31	25.61	1196	1484	24.08
Non Interest Income	256	115	141	22.61	(44.93)	574	256	(55.39)
Operating Expenses	572	572	598	4.55	4.55	1090	1170	7.34
Operating Profit	**301**	**252**	**318**	**26.19**	**5.64**	**680**	**570**	**(16.17)**

Net Profit

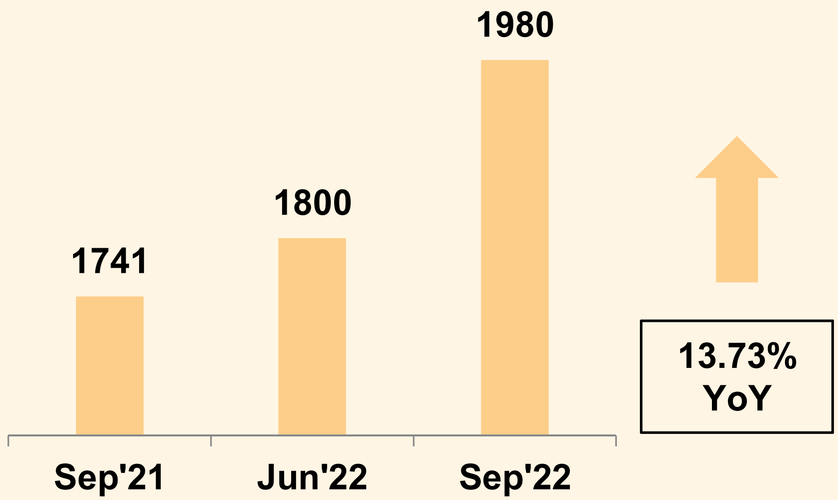
(Rs in Crore)

Particulars-	Quarter			Variation		Half Yearly		Variation
	Sep'21	Jun'22	Sep'22	QoQ%	YoY%	Sep'21	Sep'22	YoY%
Operating Profit	**301**	**252**	**318**	**26.19**	**5.64**	**680**	**570**	**(16.17)**
Provision for NPA	679	27	63	133.33	(90.72)	656	90	(86.28)
Provision on Restructured Adv.	(1)	(1)	0	-	-	(48)	(1)	-
Standard Assets	(468)	(96)	6	-	-	(381)	(90)	76.38
Provision for NPI	(60)	1	29	-	-	(67)	30	-
Others Provisions	54	38	28	(26.32)	(48.15)	89	66	(25.84)
Profit before Tax	**97**	**283**	**192**	**(32.16)**	**97.88**	**431**	**475**	**10.23**
Tax Expense	(121)	78	(86)	-	28.93	39	(8)	**-**
Net Profit	**218**	**205**	**278**	**35.61**	**27.51**	**392**	**483**	**23.24**

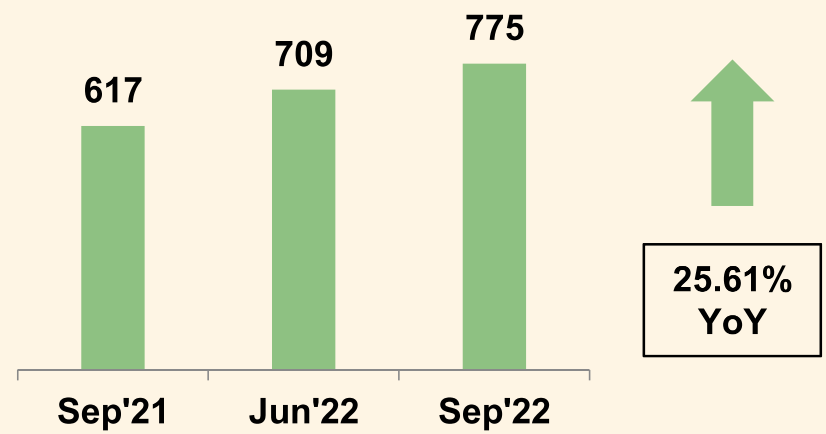
Highlights - Financial Performance

(Rs in Crore)

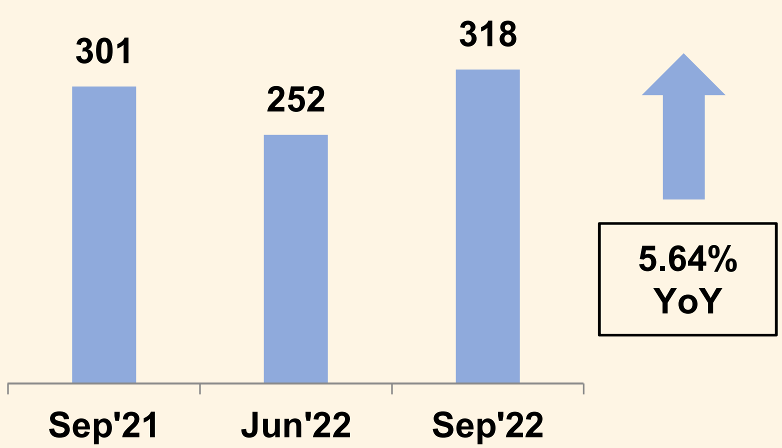
Interest Income



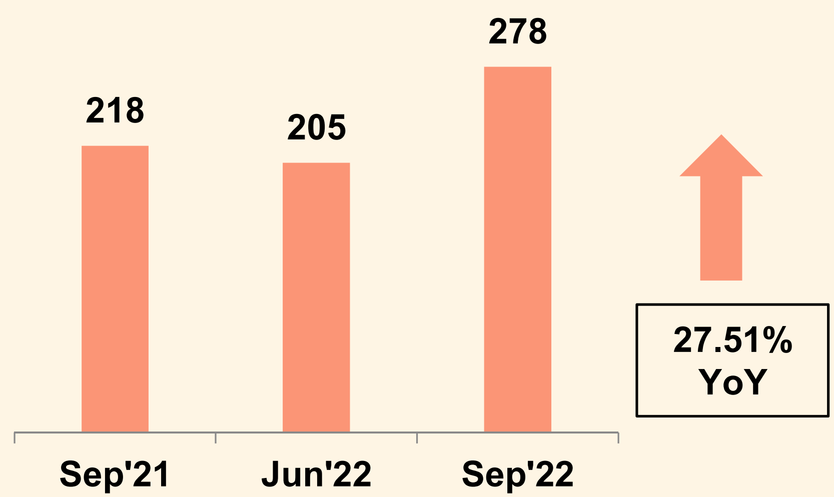
Net Interest Income (NII)



Operating Profit

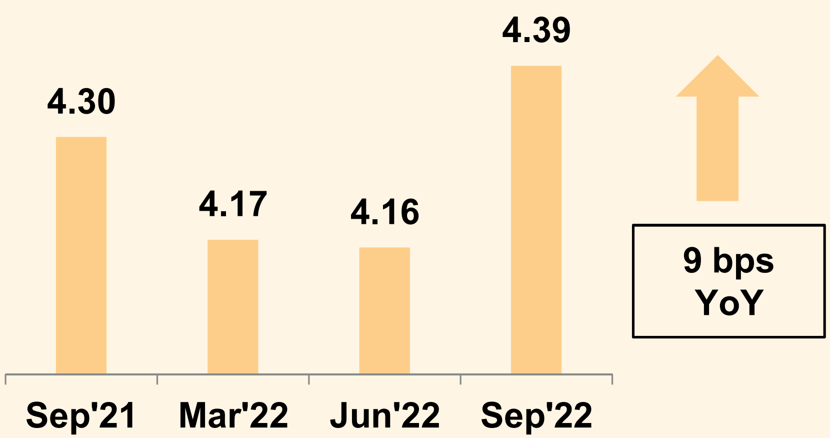


Net Profit

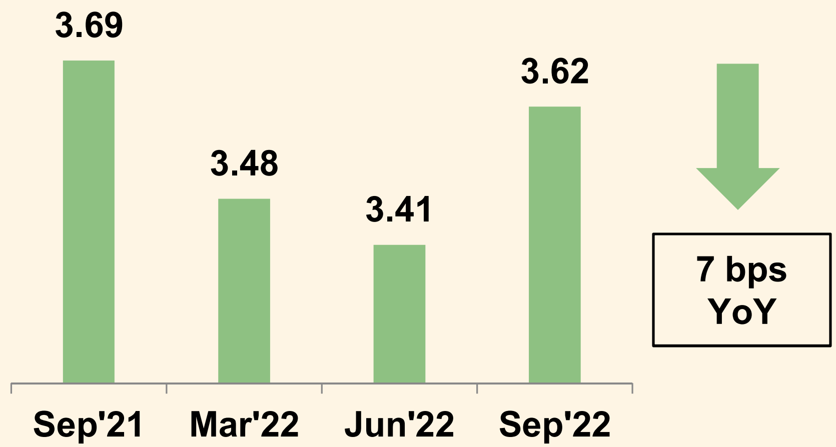


Key Financial Ratios (QoQ)

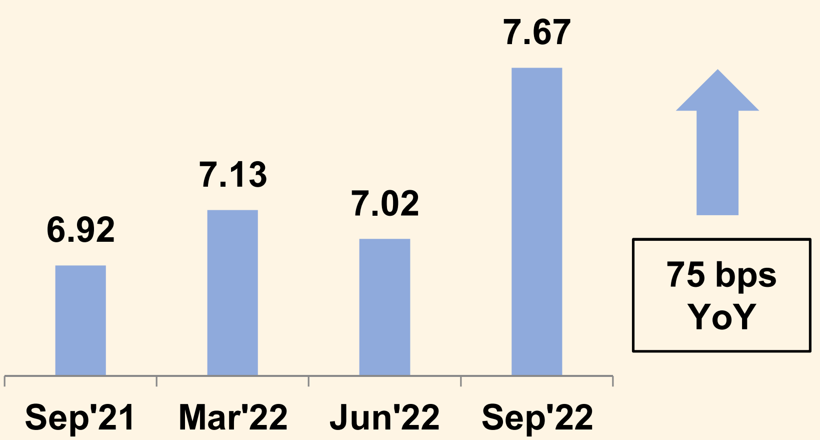
Cost of Deposits (%)



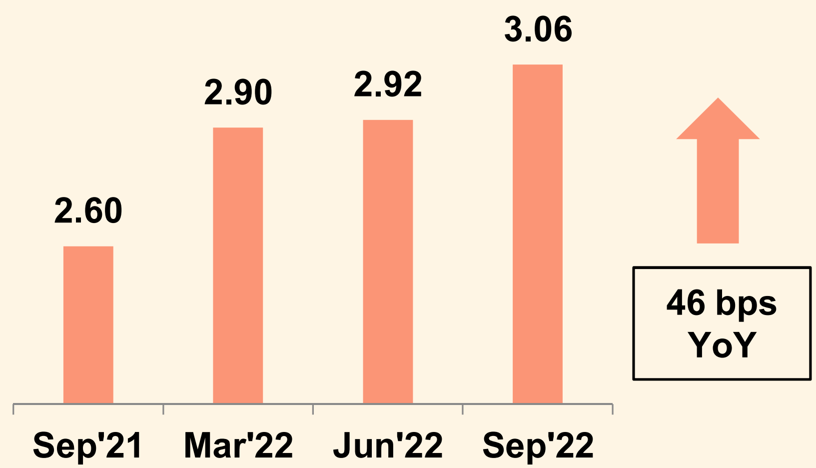
Cost of Funds (%)



Yield on Advances (%)

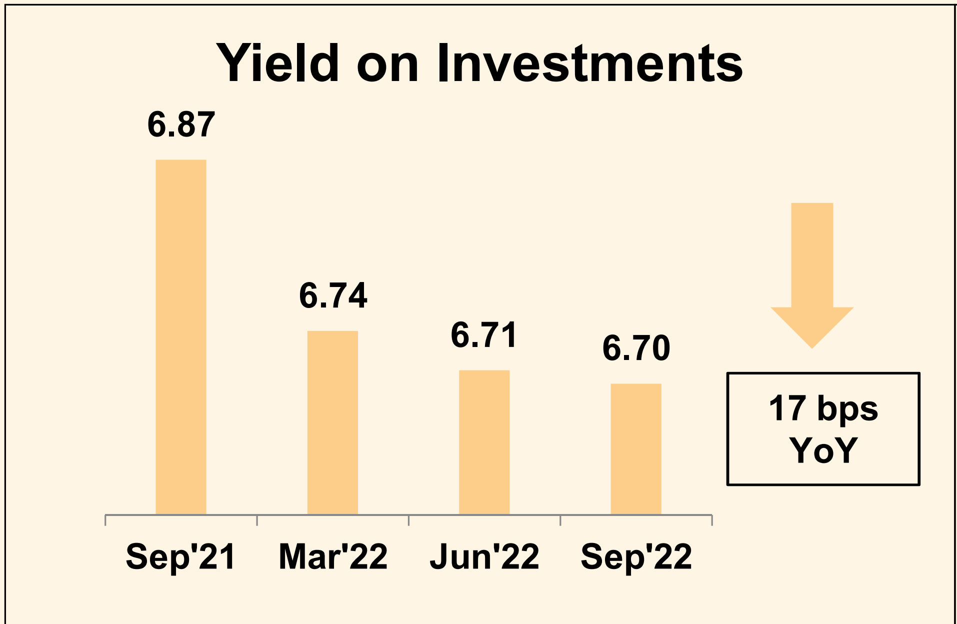


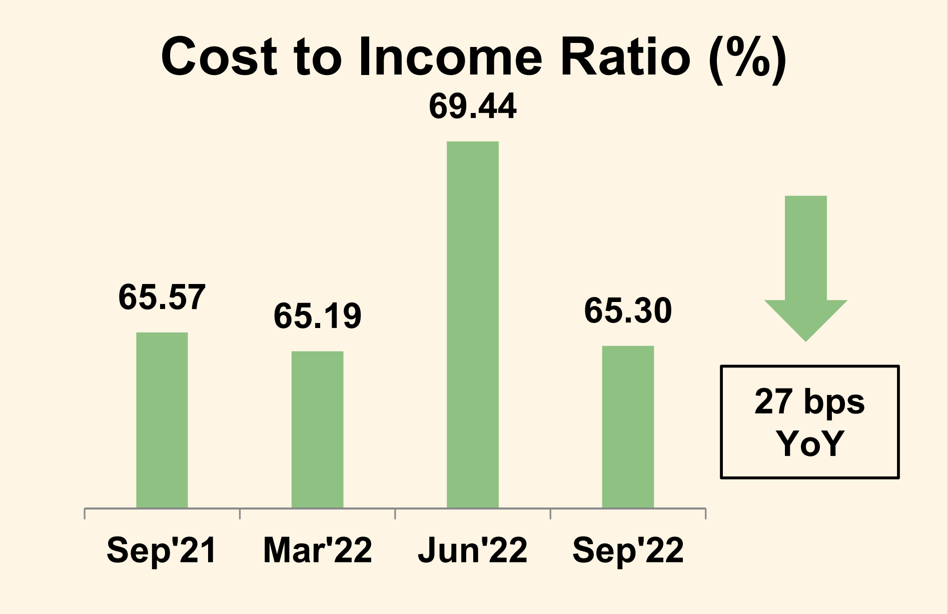
Net Interest Margin (NIM) (%)

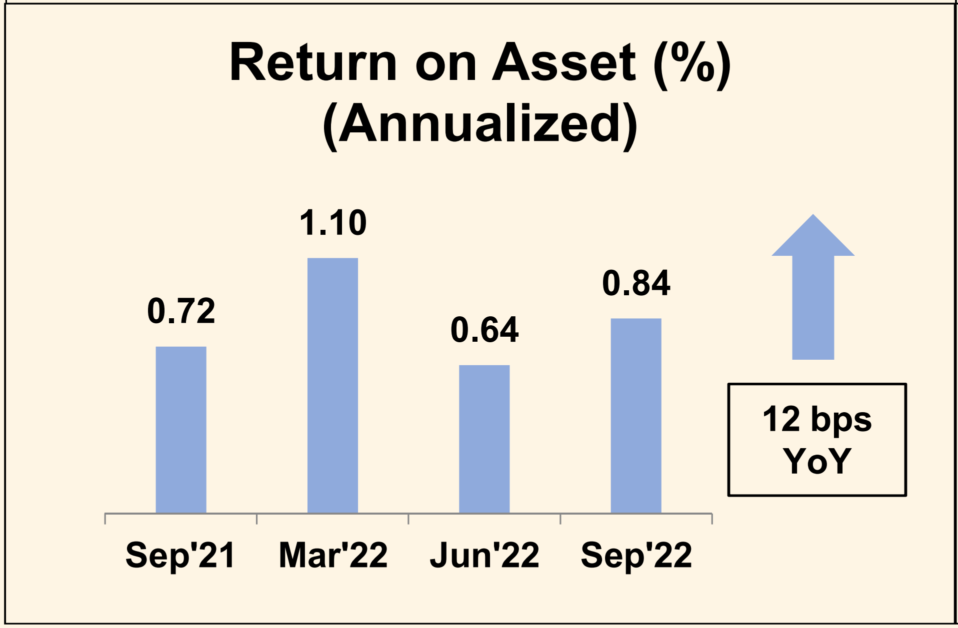


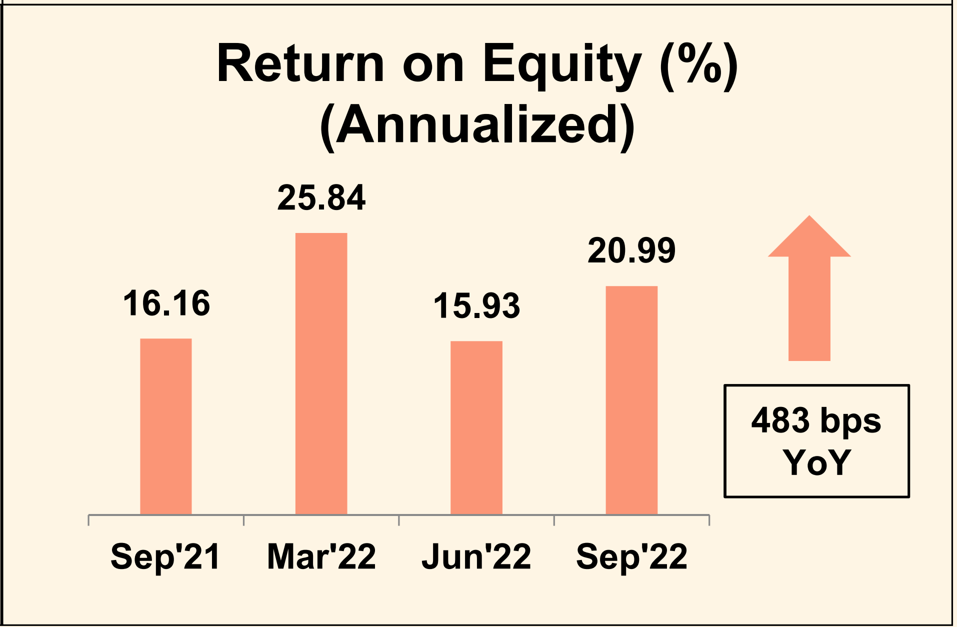
* Ratios have been Annualised.

Key Financial Ratios (QoQ)







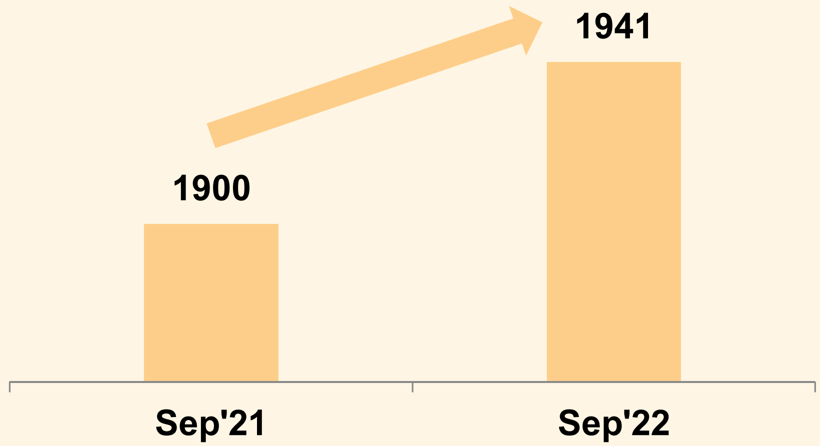


* Ratios have been Annualised.

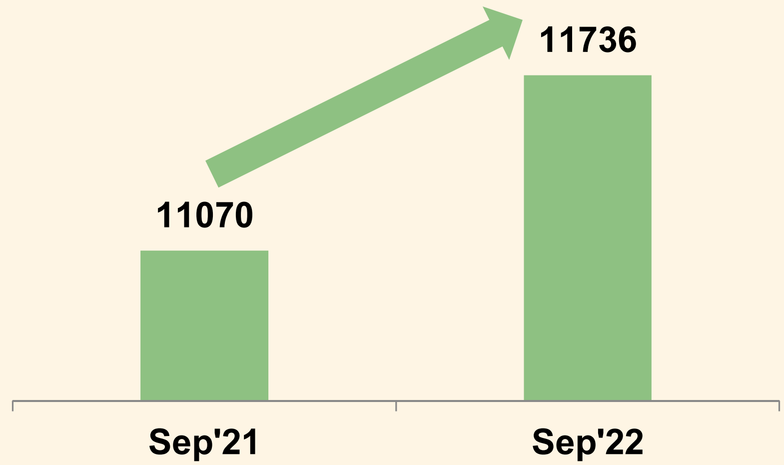
Productivity Ratios

(Rs. in Lacs)

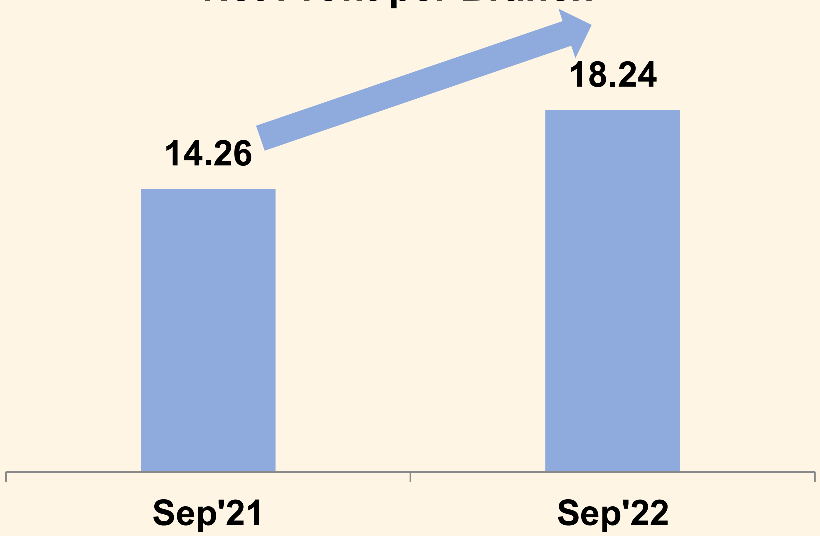
Business per Employee



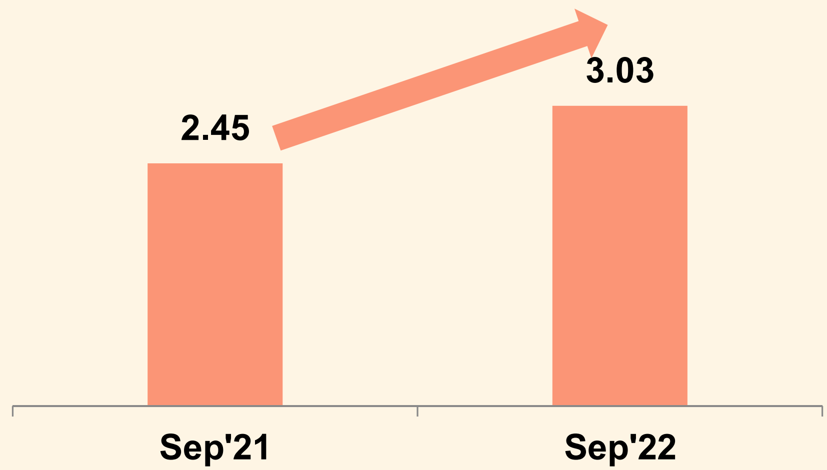
Business per Branch



Net Profit per Branch



Net Profit per Employee



Balance Sheet

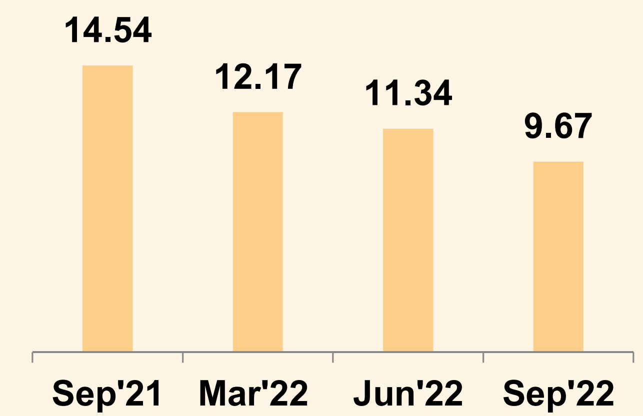
(Rs in Crore)

Liabilities	As on			
	Sep'21	Mar'22	Jun'22	Sep'22
Capital	4053	6778	6778	6778
Reserve & Surplus	4702	7233	7437	7505
Deposits	101910	102137	101534	105238
Borrowings	2630	2444	6656	8387
Other Liabilities & Provision	2839	2476	2072	2362
Total	**116134**	**121068**	**124477**	**130270**

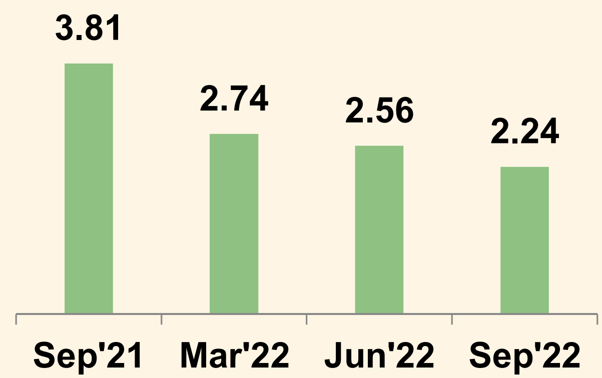
Assets				
Cash & Balance with RBI	9177	6139	5633	5531
Bal. with Banks & Money at Call	567	149	167	539
Investments (Net)	37108	42281	43559	47182
Advances (Net)	60096	63627	66239	68205
Fixed Assets	1582	1577	1553	1531
Other Assets	7604	7295	7326	7282
Total	**116134**	**121068**	**124477**	**130270**

Asset Quality

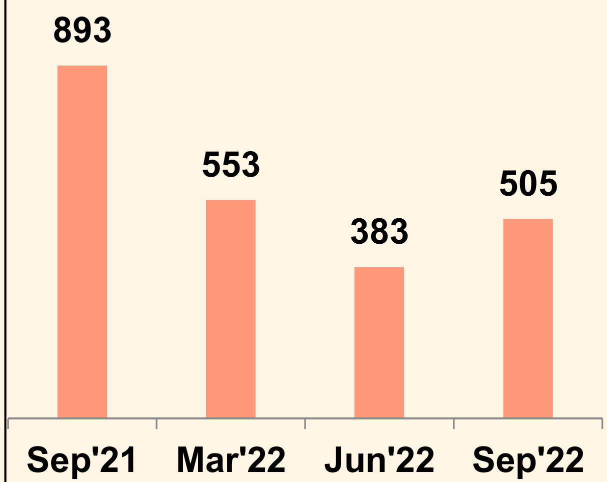
GROSS NPA (%)



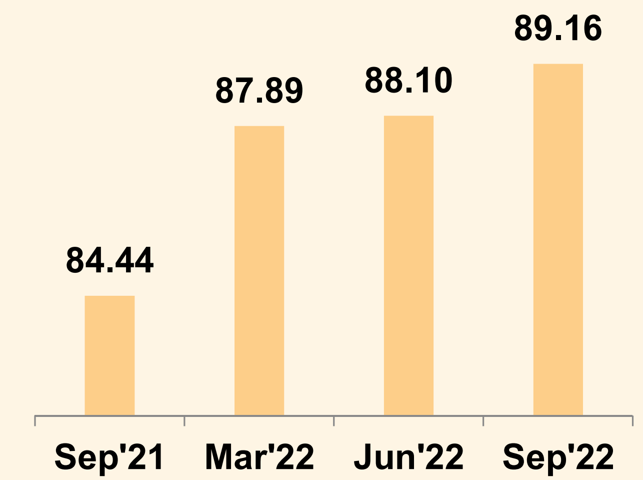
NET NPA (%)



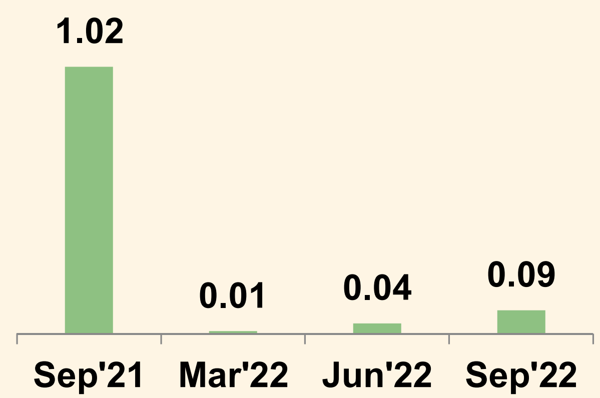
Recovery & Upgradation (In Crore)



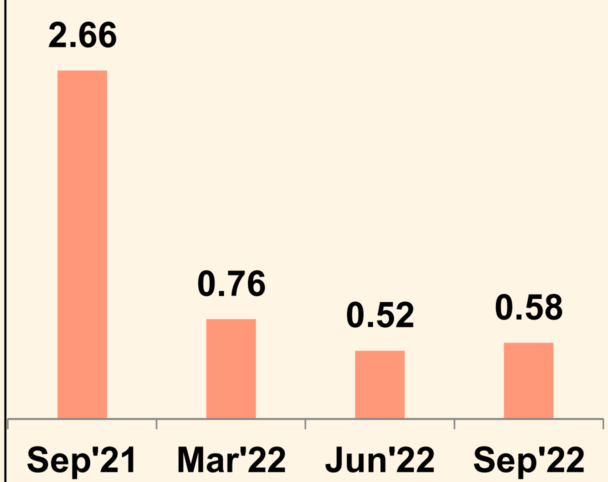
PCR WITH TWO (%)



Credit Cost (%)



Slippage Ratio (%)



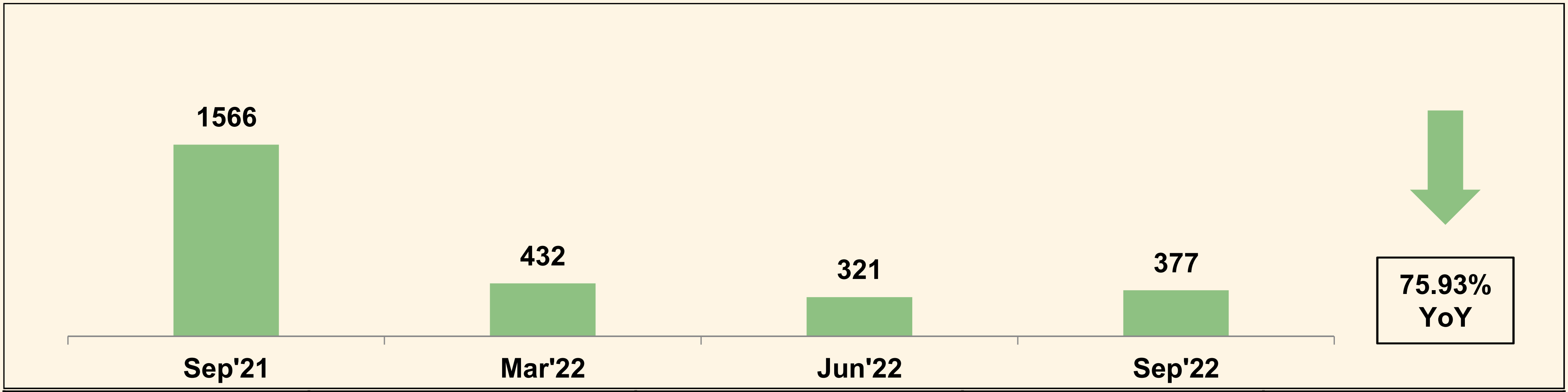
Movement of NPA

(Rs in Crore)

Sr. No	Particulars	Quarter				Half Year	
		Sep'21	Mar'22	Jun'22	Sep'22	Sep'21	Sep'22
1	Gross NPA Opening Balance	9055	9636	8565	8244	9334	8565
2	Cash recoveries	530	305	192	251	740	427
3	Out of Above Cash recovery Income Booked	38	16	7	30	83	37
4	Up gradations	303	120	120	229	675	205
5	Write off (T.W.O)	0	1050	300	1017	0	1317
6	Rebate	3	45	37	27	36	64
7	Total Net Reductions(2+4+5+6-3)	798	1504	642	1495	1368	1976
8	Fresh Slippage	1566	432	321	377	1835	538
9	Debit in existing NPA accounts	0	1	0	2	22	2
10	GROSS NPA(1+8+9-7)	9823	8565	8244	7128	9823	7128
11	GROSS NPA (%)	14.54	12.17	11.34	9.67	14.54	9.67
12	NET NPA	2288	1742	1692	1528	2288	1528
13	NET NPA (%)	3.81	2.74	2.56	2.24	3.81	2.24
14	Recovery in T.W.O. A/Cs	60	128	71	25	184	97

Fresh Slippages

(Rs in Crore)



Particulars	Sep’21	Mar’22	Jun’22	Sep’22
Retail	56	69	90	81
Agriculture	54	197	52	71
MSME	113	134	176	132
Corporate	1343	32	3	93
Total	**1566**	**432**	**321**	**377**

Sector wise NPA

(Rs in Crore)

Sector	Sep'21			Mar'22			Jun'22			Sep'22		
	Advance	NPA	NPA % to Adv	Advance	NPA	NPA % to Adv	Advance	NPA	NPA % to Adv	Advance	NPA	NPA % to Adv
Retail	10609	609	5.74	11737	597	5.09	12040	561	4.66	12619	532	4.22
Agriculture	10308	840	8.15	10934	944	8.63	10903	907	8.32	11531	888	7.70
MSME	11738	1949	16.60	13021	1821	13.99	13038	1869	14.34	13787	1512	10.97
Corporate	34919	6425	18.40	34695	5203	15.00	36746	4907	13.35	35802	4196	11.72
Total	**67574**	**9823**	**14.54**	**70387**	**8565**	**12.17**	**72727**	**8244**	**11.34**	**73739**	**7128**	**9.67**

Retail NPA

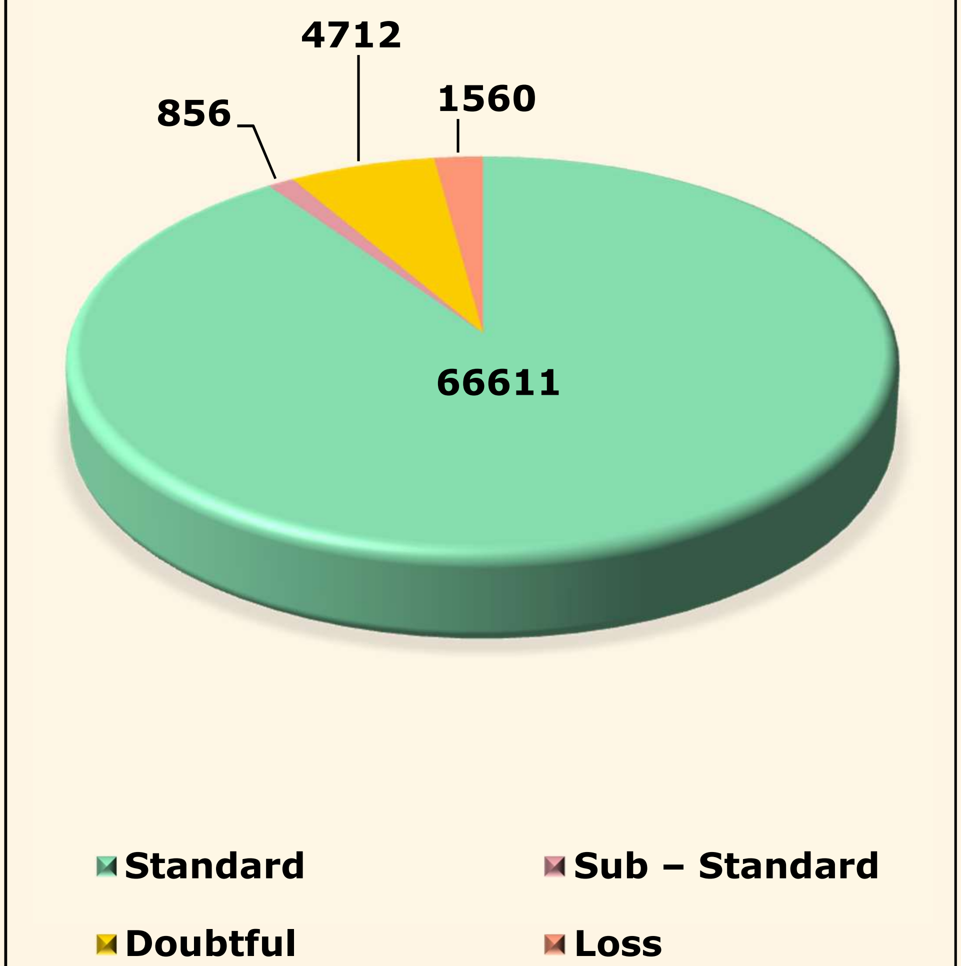
(Rs in Crore)

Sector	Sep'21			Mar'22			Jun'22			Sep'22		
	Advance	NPA	NPA % to Adv	Advance	NPA	NPA % to Adv	Advance	NPA	NPA % to Adv	Advance	NPA	NPA % to Adv
Housing	6727	465	6.91	7159	432	6.03	7282	388	5.33	7454	370	4.96
Vehicle	1407	84	5.97	1614	79	4.89	1644	79	4.81	1685	78	4.63
Personal	219	7	3.20	291	6	2.06	299	6	2.01	440	6	1.36
Gold	337	2	0.59	517	1	0.19	594	5	0.84	649	2	0.31
Other Retail	1919	51	2.66	2156	79	3.66	2221	83	3.74	2391	76	3.19
Total	**10609**	**609**	**5.74**	**11737**	**597**	**5.09**	**12040**	**561**	**4.66**	**12619**	**532**	**4.22**

Asset Classification

(Rs in Crore)

Particulars	Sep'21	Mar'22	Jun'22	Sep'22
Standard	57751	61822	64483	66611
Sub – Standard	2344	833	917	856
Doubtful	4707	5569	5418	4712
Loss	2772	2163	1909	1560
Total Advances	**67574**	**70387**	**72727**	**73739**



COVID Resolution Framework

Resolution Framework 1

(Rs in Crore)

Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 30.09.22	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	6250	556	4154	407
Other Exposures	419	1007	270	531
Total	**6669**	**1563**	**4424**	**938**
MSME Loans	5098	438	3492	401
Grand Total	**11767**	**2001**	**7916**	**1339**

Resolution Framework 2

Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 30.09.22	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	7415	798	6936	758
Other Exposures	-	-	-	-
Total	**7415**	**798**	**6936**	**758**
MSME Loans	3167	362	2868	332
Grand Total	**10582**	**1160**	**9804**	**1090**

SMA – Sector wise (5 Cr & Above)

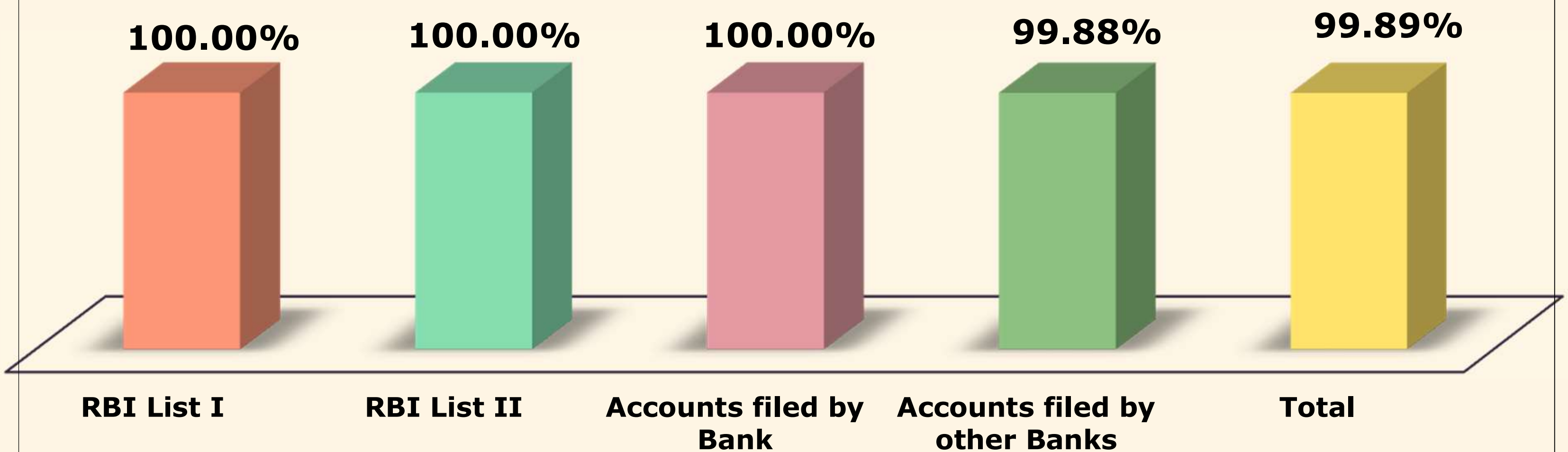
(Rs in Crore)

Sector	30.09.21		31.03.22		30.06.22		30.09.22	
	SMA 1	SMA 2	SMA 1	SMA 2	SMA 1	SMA 2	SMA 1	SMA 2
Retail	0	1	1	0	2	1	6	2
Agriculture	2	0	0	0	7	0	5	3
MSME	166	220	131	76	226	147	223	245
Corporate	7	1620	543	5	101	112	308	38
Total	**175**	**1841**	**675**	**81**	**336**	**260**	**542**	**288**
% to Total Advances	0.25	2.72	0.96	0.12	0.46	0.36	0.74	0.39

Status of NCLT

(Rs in Crore)

PCR on NCLT Accounts



RBI List I
Outstanding
258.19
(3 A/cs)

RBI List II
Outstanding
22.73
(1 A/cs)

Account filed by Bank
Outstanding
64.79
(1 A/cs)

Account filed by other Bank
Outstanding
3415.78
(46 A/cs)

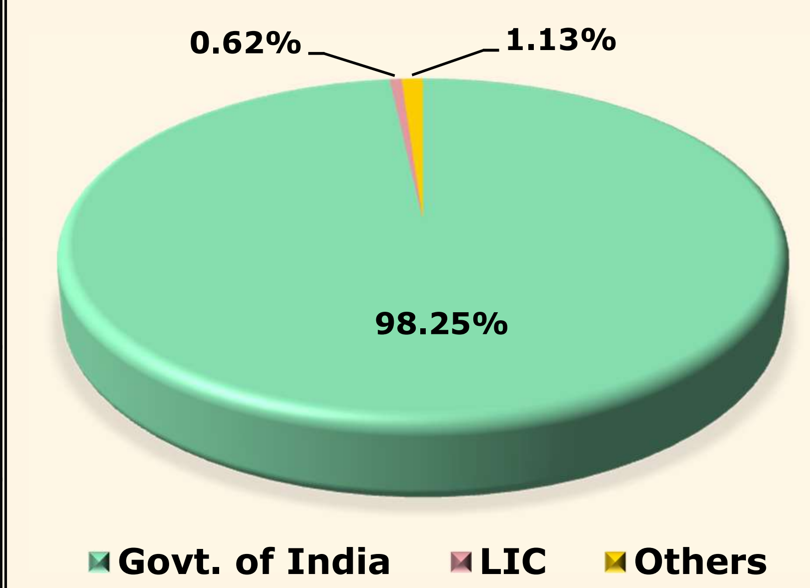
Total
Outstanding
3761.49
(51 A/cs)

Capital Adequacy & Share Holding Pattern

Particulars	Sep' 21		Mar' 22		Jun' 22		Sep' 22	
	Amount	%	Amount	%	Amount	%	Amount	%
CET I	5920	12.25	6307	12.77	6515	13.08	6588	12.65
AT - 1	1000	2.07	1000	2.03	0	0	0	0
Tier I	6920	14.32	7307	14.80	6515	13.08	6588	12.65
Tier II	1735	3.59	1849	3.74	1847	3.71	1578	3.03
Capital Adequacy	**8654**	**17.92**	**9156**	**18.54**	**8362**	**16.79**	**8166**	**15.68**
Risk Weighted Assets	48308		49381		49813		52070	

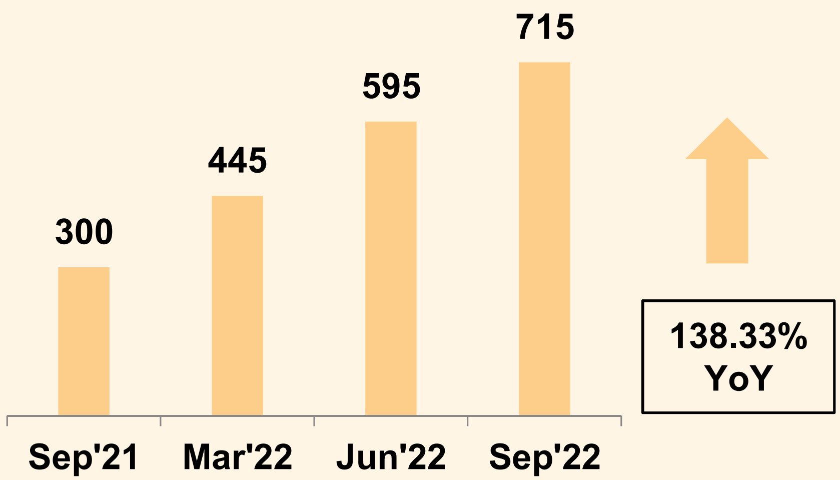
Particulars	Sep' 22
Share Capital	6777.79Cr
No. of Shares	677.78Cr
Net Worth	5374.21Cr.
EPS (Rs.)	1.64
Book Value (Rs.)	7.93

Shareholding Pattern

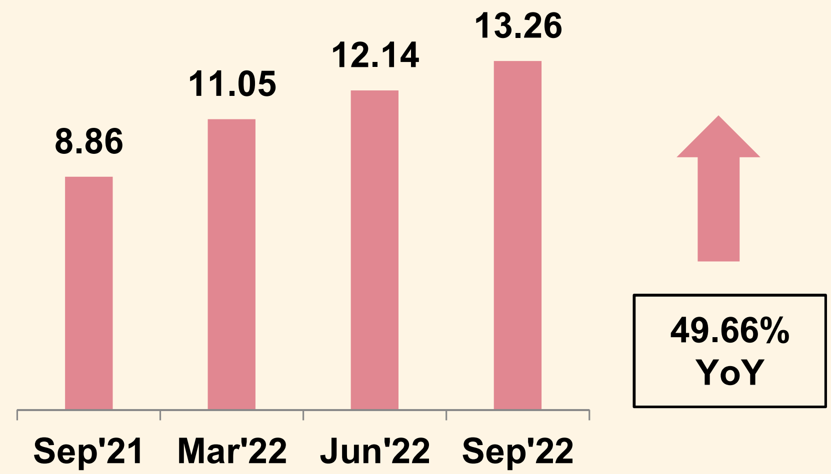


IT & Digital Initiatives

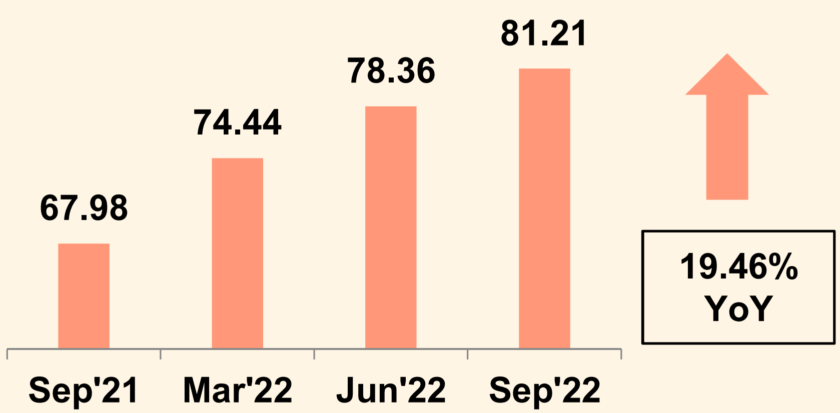
UPI/BHIM Transactions (In Lacs)



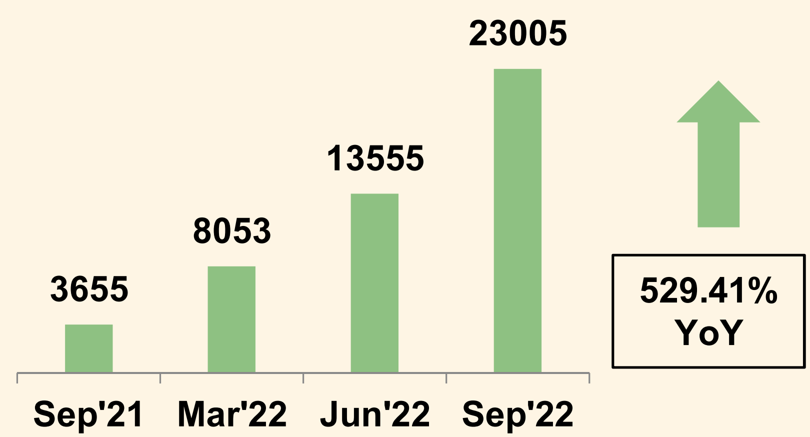
UPI/BHIM Users (In Lacs)



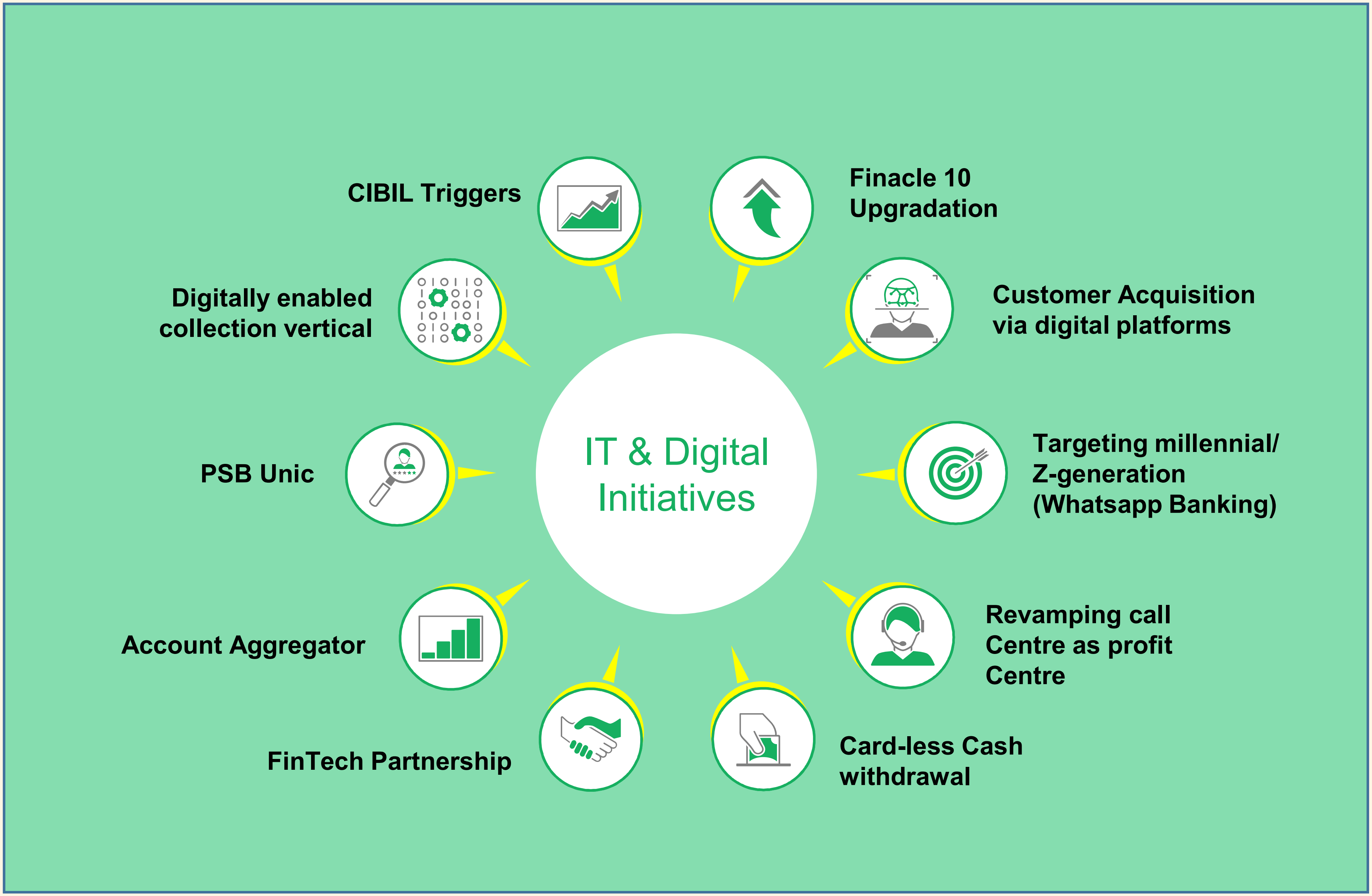
% of Digital Transaction



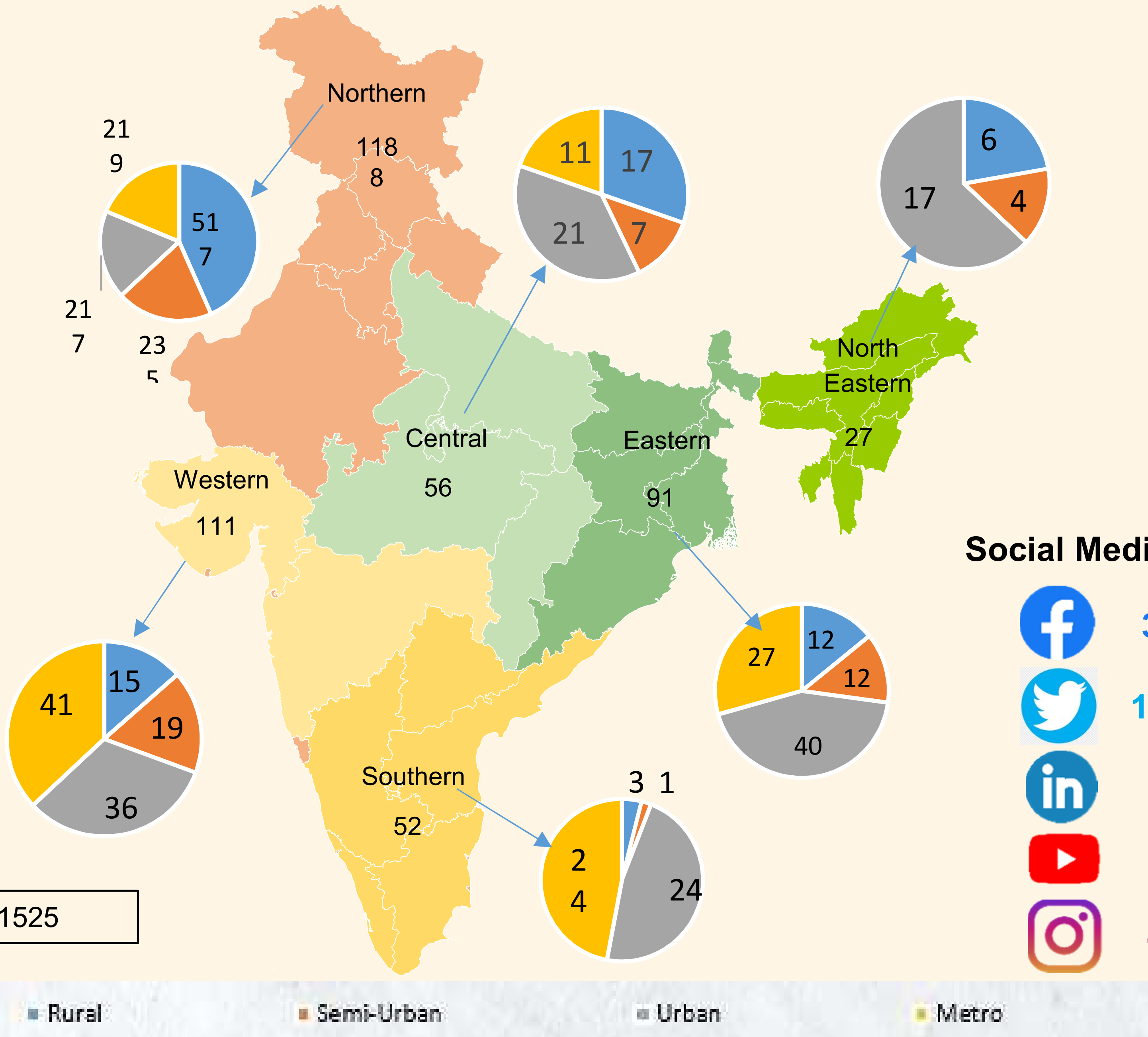
QR Merchant on Boarding



IT & Digital Initiatives



Geographical & Social Media Presence



Total Branches - 1525

Social Media Presence

3365

13400

1066

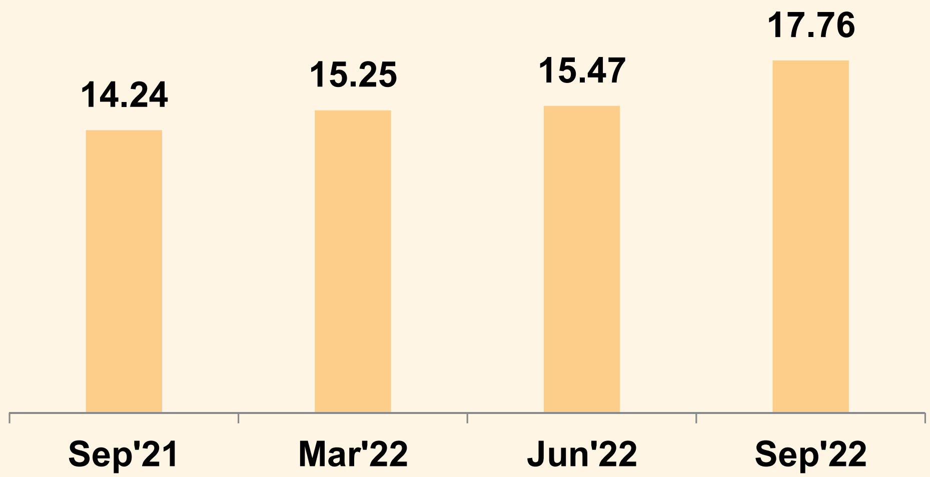
2891

4750

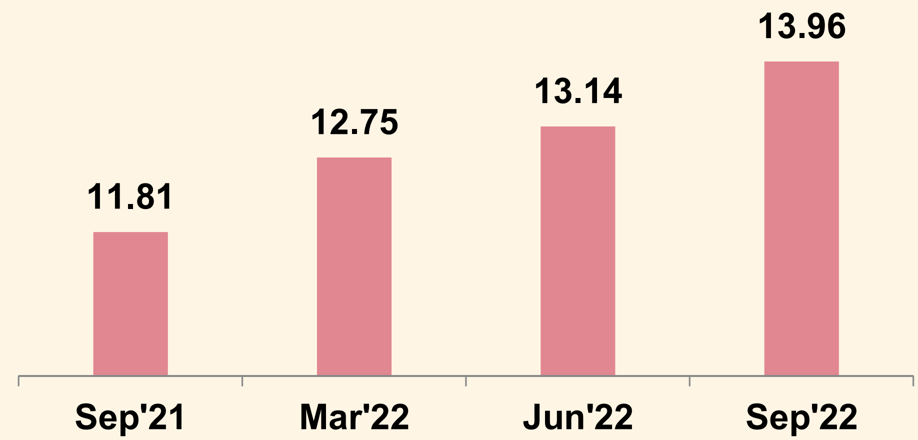
Financial Inclusion

(In Lacs)

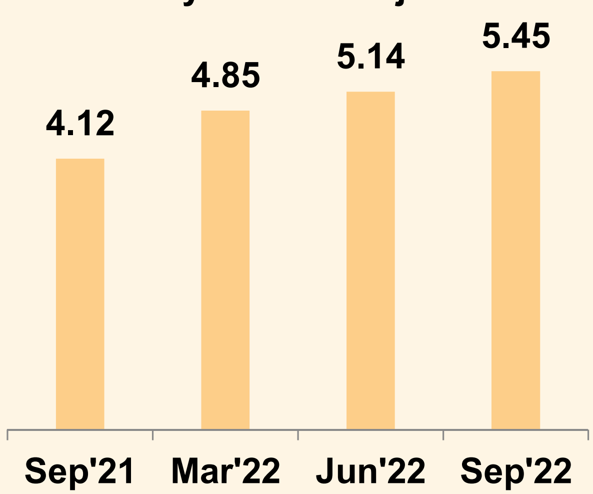
PMJDY(Accounts Opened)



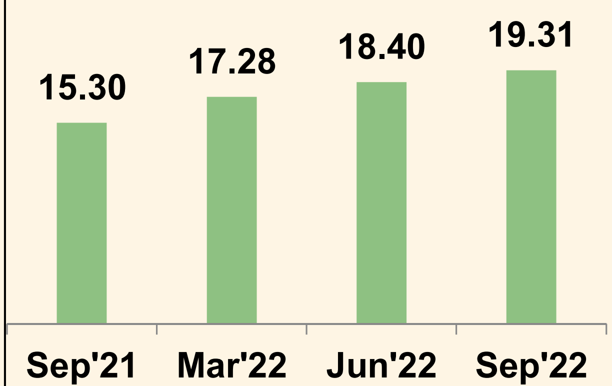
PMJDY(Active Accounts)



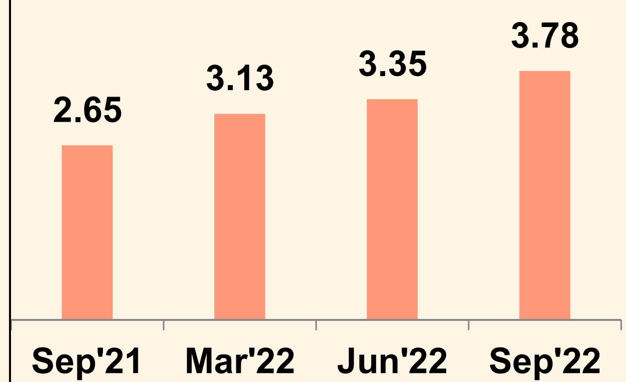
Pradhan Mantri Jeevan Jyoti Bima Yojna



Pradhan Mantri Suraksha Bima Yojna



Atal Pension Yojna



Environmental, Social, Governance [ESG]

•Various schemes focusing on Environmental Sustainability.

•Sanctioned Rs. 48 crore towards Renewable Energy and Electric Vehicle

•Movement towards procurement of energy efficient electrical and electronic equipments.

•Gender Diversity with approx 30% of Women Employee Workforce.

•Expansion of Job Families for developing specialized workforce.

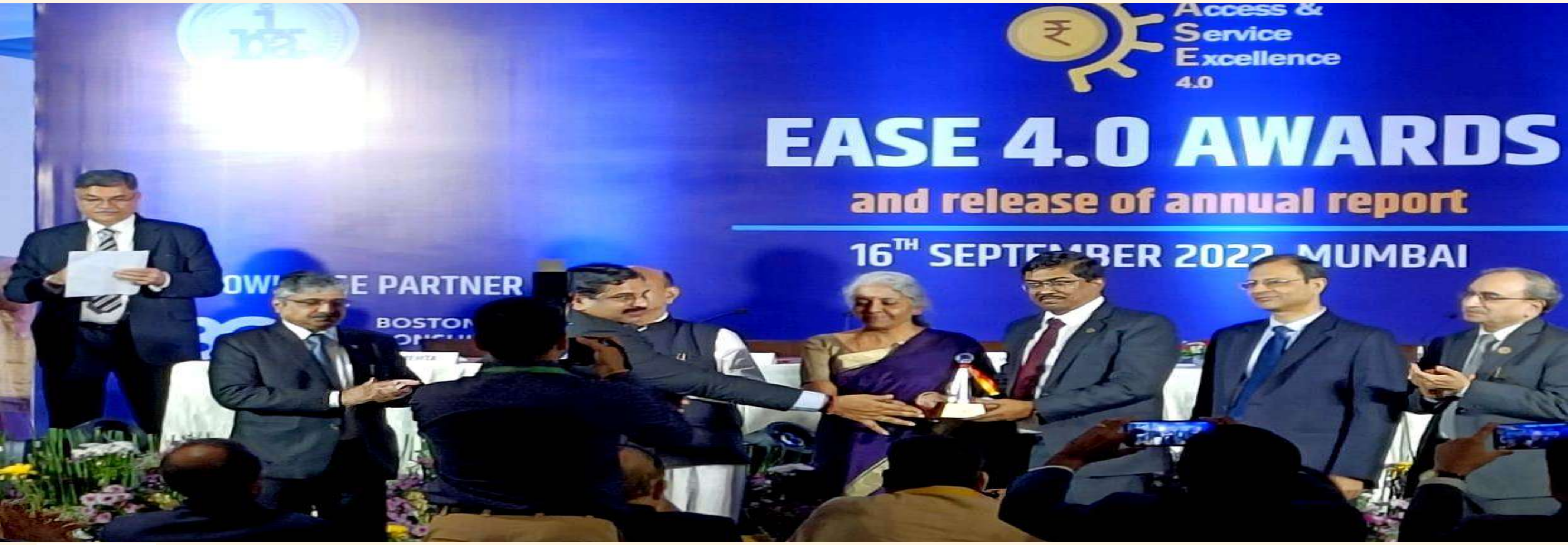
•Sanctioned Rs.29 crore under PM Svanidhi .

•Sanctioned Rs.685 crore under PMMY during HY ended Sep 22.

• Commitment towards following best Corporate Governance practices and setting high standards of ethical values, transparency and a disciplined approach.

•Existence of own Grievance Redressal portal SPGRS (Standard Public Grievances Redressal System) facilitating for online lodging and tracking of complaint.

Awards & Accolades



- Runner up trophy for **Top Improvement** in EASE 4.0 reforms

- Runner up trophy under the **Collaboration theme**

- **IBA** award as Runner Up for " **Best Digital Financial inclusion initiatives"** under the category of Small Banks.

Way Forward – CASA, RAM, Asset Quality

- Digital Pre-approved Personal Loan
- Onboarding of more NBFCs/ HFCs for Co-lending.
- Implementation of DSA Model.
- Growth in high-quality CASA Deposits – Focus on Salary Accounts.
- Setup outbound call center to manage SMA 0,1 A/c's in Retail, MSME
- War against NPA

Way Forward – Fees, Employee Productivity, Footprint, Young A/C Holders

- Increase fee income through tech-enabled products, transaction fees, third-party distribution.
- Leverage analytics to identify fee generation opportunities
- Identification of non-core assets for sale.
- Employee engagement to drive productivity uplift
- Leverage BC channel to address gaps in branch footprint
- Focus on younger generation's banking needs.

Way Forward – Analytics, Digital Lending, Contact Centers, Products per Customer

Implement analytics use-cases to increase business (e.g., CIBIL triggers)

Setup digital lending platform and create digital customer journeys

Create e2e digital products (e.g., KCC/ MSME renewals)

Improve customer service levels through best-in-class inbound call centers

Reposition call center as profit centre

Introduction of Wealth Management - Co-branding Credit Cards, Mutual Funds.

Guidance v/s Actuals

Parameters	Actual as on Jun' 22	Actual as on Sep' 22	Guidance for FY 2022-23
Deposit Growth	3.10%	3.27%	>12%
Advances Growth	7.06%	9.12%	>15%
Gross NPA	11.34%	**9.67%**	<9% (Revised from earlier <10%)
Net NPA	2.56%	2.24%	<2%
PCR	**88.10%**	**89.16%**	>89% (Revised from earlier >88%)
Recovery & Upgradation	383 Crore	729 Crore	>Rs.2000 Crore
NIM	**2.92%**	**3.06%**	>2.90%
Credit Cost	**0.04%**	**0.09%**	<1%
Slippage Ratio	**0.52%**	**0.58%**	<1.5%

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- Except for the historical information contained herein, statements in this release which contain words or phrases such as “will”, “aim”, “will likely result”, “would”, “believe”, “may”, “expect”, “will continue”, “anticipate”, “estimate”, “intend”, “plan”, “contemplate”, “seek to”, “future”, “objective”, “goal”, “strategy”, “philosophy”, “project”, “should”, “will pursue” and similar expressions or variations of such expressions may constitute "forward-looking statements".

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