

Financial Highlights: 10 years at a glance

	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
Liabilities										
Capital (₹ in crore)	684	747	747	776	797	892	892	892	892	892
Reserves & Surplus (₹ in crore)	98,200	1,17,536	1,27,692	1,43,498	1,87,489	2,18,236	2,20,021	2,31,115	2,52,983	2,79,196
Deposits (₹ in crore)	12,02,740	13,94,409	15,76,793	17,30,722	20,44,751	27,06,344	29,11,386	32,41,621	36,81,277	40,51,534
Borrowings (₹ in crore)	1,69,183	1,83,131	2,05,150	3,23,345	3,17,694	3,62,142	4,03,017	3,14,656	4,17,298	4,26,043
Other's (₹ in crore)	95,404	96,927	1,37,698	1,59,276	1,55,235	1,67,138	1,45,597	1,63,110	1,81,980	2,29,932
Total (₹ in crore)	15,66,211	17,92,748	20,48,080	23,57,617	27,05,966	34,54,752	36,80,914	39,51,394	45,34,430	49,87,597
Assets										
Investments (₹ in crore)	3,50,878	3,98,800	4,81,759	5,75,652	7,65,990	10,60,987	9,67,022	10,46,954	13,51,705	14,81,445
Advances (₹ in crore)	10,45,617	12,09,829	13,00,026	14,63,700	15,71,078	19,34,880	21,85,877	23,25,290	24,49,498	27,33,967
Other Assets (₹ in crore)	1,69,716	1,84,119	2,66,295	3,18,265	3,68,898	4,58,885	5,28,015	5,79,150	7,33,227	7,72,185
Total (₹ in crore)	15,66,211	17,92,748	20,48,080	23,57,617	27,05,966	34,54,752	36,80,914	39,51,394	45,34,430	49,87,597
Net Interest Income (₹ in crore)	44,329	49,282	55,015	57,195	61,860	74,854	88,349	98,085	1,10,710	1,20,708
Provisions for NPA (₹ in crore)	11,368	14,224	17,908	26,984	32,247	70,680	54,529	42,776	27,244	14,087
Operating Result (₹ in crore)	31,082	32,109	39,537	43,258	50,848	59,511	55,436	68,133	71,554	75,292
Net Profit Before Taxes (₹ in crore)	19,951	16,174	19,314	13,774	14,855	-15,528	1,607	25,063	27,541	43,422
Net Profit (₹ in crore)	14,105	10,891	13,102	9,951	10,484	-6,547	862	14,488	20,410	31,676
Return on Average Assets (%)	0.97	0.65	0.68	0.46	0.41	-0.19	0.02	0.38	0.48	0.67
Return on equity (%)	15.94	10.49	11.17	7.74	7.25	-3.78	0.48	7.74	9.94	13.92
Expenses to Income (%) (operating)	48.51	52.67	49.04	49.13	47.75	50.18	55.70	52.46	53.60	53.31
Expenses to total Net Income)										
Profit Per employee (₹ in 000)	645	485	602	470	511	-243	33	578.98	828.35	1,292.72
Earnings Per Share (₹)*	210.06	156.76	17.55	12.98	13.43	-7.67	0.97	16.23	22.87	35.49
Dividend Per Share (₹)*	41.5	30	3.5	2.60	2.60	Nil	Nil	Nil	4.00	7.10
Share Price (on NSE) (₹)*	2,072.75	1,917.70	267.05	194.25	293.40	249.90	320.75	196.85	364.30	493.55
Dividend Pay out Ratio % (₹)	20.12	20.56	20.21	20.28	20.11	NA	NA	NA	17.49	20.00
Capital Adequacy Ratio (%)										
Basel-II Total Capital (₹ in crore)	1,29,362	1,45,845	1,54,491	1,81,800	2,06,685	2,34,056	2,41,073	2,66,596	3,01,980	3,34,829
%	12.92	12.96	12.79	13.94	13.56	12.74	12.85	13.13	13.82	13.85
Tier I Capital (₹ in crore)	94,947	1,12,333	1,22,025	1,35,757	1,56,506	1,84,146	1,94,655	2,17,477	2,44,421	2,69,708
%	9.49	9.98	10.1	10.41	10.27	10.02	10.38	10.71	11.19	11.16
Tier II Capital (₹ in crore)	34,415	33,512	32,466	46,043	50,179	49,910	46,418	49,119	57,559	65,121
%	3.43	2.98	2.69	3.53	3.29	2.72	2.47	2.42	2.63	2.69
Basel-III Total Capital (₹ in crore)	N.A	1,40,151	1,46,519	1,75,903	2,04,731	2,38,154	2,45,225	2,74,036	3,08,893	3,42,792
%		12.44	12	13.12	13.11	12.60	12.72	13.06	13.74	13.83
Tier I Capital (₹ in crore)	N.A	1,09,547	1,17,157	1,33,035	1,61,644	1,95,820	2,05,238	2,30,769	2,57,177	2,83,070
%		9.72	9.6	9.92	10.35	10.36	10.65	11	11.44	11.42
Tier II Capital (₹ in crore)	N.A	30,604	29,362	42,868	43,087	42,334	39,987	43,267	51,716	59,722
%		2.72	2.4	3.20	2.76	2.24	2.07	2.06	2.30	2.41
Net NPA to Net Advances (%)	2.1	2.57	2.12	3.81	3.71	5.73	3.01	2.23	1.50	1.02
Number of Domestic Branches	14,816	15,869	16,333	16,784	17,170	22,414	22,010	22,141	22,219	22,266
Number of Foreign Branches /offices	186	190	191	198	195	206	208	233	229	227

*The face value of shares of the Bank was split from ₹10 per share to ₹1 per share - wef. 22nd November, 2014.
The data is on ₹1 per share from 2014-15 onwards and ₹10 per share for earlier years.